Case 16-13016 Doc 1	Filed 04/16/16	Entered 04/16/16 10:59:59	Desc Main
Fill in this information to identify your case:		age 1 of 74	
United States Bankruptcy Court for the:			
Northern District of: Illinois (State)	<u> </u>		
Case number (if known)	Chapter you are filing under:		
	Chapter 7 Chapter 11 Chapter 12 Chapter 13		Check if this is an amended filing

## Official Form 101

## **Voluntary Petition for Individuals Filing for Bankruptcy**

12/15

The bankruptcy forms use *you* and *Debtor 1* to refer to a debtor filing alone. A married couple may file a bankruptcy case together—called a *joint case*—and in joint cases, these forms use *you* to ask for information from both debtors. For example, if a form asks, "Do you own a car, "the answer would be *yes* if either debtor owns a car. When information is needed about the spouses separately, the form uses *Debtor 1* and *Debtor 2* to distinguish between them. In joint cases, one of the spouses must report information as *Debtor 1* and the other as *Debtor 2*. The same person must be *Debtor 1* in all of the forms.

Be as complete and accurate as possible. If two married people are filing together, both are equally responsible for supplying correct information. If more space is needed, attach a separate sheet to this form. On the top of any additional pages, write your name and case number (if known). Answer every question.

Pa	art 1: Identify Yourself				
		About Debtor 1:	About Debtor 2 (Spouse Only in a Joint Case):		
1.	Your full name	Kenesha			
		First name	First name		
	Write the name that is on	Danielle			
	your government-issued picture identification (for	Middle name	Middle name		
	example, your driver's	Keneard			
	license or passport	Last name	Last name		
	Bring your picture identification to your meeting with the trustee.	Suffix (Sr., Jr., II, III)	Suffix (Sr., Jr., II, III)		
2.	All other names you				
	have used in the last	First name	First name		
	8 years				
	Include your married or	Middle name	Middle name		
	maiden names.	Last name	Last name		
		First name	First name		
		Middle name	Middle name		
		Last name	Last name		
3.	Only the last 4 digits of your Social	XXX - XX	xxx - xx-		
	Security number or	OR	OR		
	federal Individual Taxpayer	9 xx - xx-	9 xx - xx-		
	Identification number (ITIN)				

**⊳ൊ⊚െ** 1 Filed 04k464466 Entered 04/46/16/16/16/59:59 Desc Main Debtor 1 Page 2 of 74 Document Document **About Debtor 1:** About Debtor 2 (Spouse Only in a Joint Case): 4. Any business names I have not used any business names or EINs. I have not used any business names or EINs. and Employer Identification Business name Business name Numbers (EIN) you have used in the last 8 years Business name Business name Include trade names and EIN EIN doing business as names EIN EIN 5. Where you live If Debtor 2 lives at a different address: 6926 S Cregier Ave #1s Number Street Number Street Illinois 60649 Chicago Zip Code City State City State Zip Code Cook County County If your mailing address is different from the one above, fill If Debtor 2's mailing address is different from yours, fill it in it in here. Note that the court will send any notices to you at this here. Note that the court will send any notices to this mailing mailing address. address. 6956 S Jeffery Blvd Number Street Number Street Chicago Illinois 60649 City State Zip Code City State Zip Code 6. Why you are Check one: Check one: choosing this district to file for Over the last 180 days before filing this petition, I have lived Over the last 180 days before filing this petition, I have lived in this district longer than in any other district. in this district longer than in any other district. bankruptcy I have another reason. Explain. (See 28 U.S.C. §§ 1408.) I have another reason. Explain. (See 28 U.S.C. §§ 1408.)

Part 2: Tell the Court About Your Bankruptcy Case 7. The chapter of the Check one. (For a brief description of each, see Notice Required by 11 U.S.C. § 342(b) for Individuals Filing for Bankruptcy (Form **Bankruptcy Code** B2010)). Also, go to the top of page 1 and check the appropriate box. you are choosing to Chapter 7 file under Chapter 11 Chapter 12 Chapter 13 8. How you will pay the ☑ I will pay the entire fee when I file my petition. Please check with the clerk's office in your local fee court for more details about how you may pay. Typically, if you are paying the fee yourself, you may pay with cash, cashier's check, or money order... If your attorney is submitting your payment on your behalf, your attorney may pay with a credit card or check with a pre-printed address. I need to pay the fee in installments. If you choose this option, sign and attach the Application for Individuals to Pay Your Filing Fee in Installments (Official Form 103A). I request that my fee be waived (You may request this option only if you are filing for Chapter 7. By law, a judge may, but is not required to, waive your fee, and may do so only if your income is less than 150% of the official poverty line that applies to your family size and you are unable to pay the fee in installments). If you choose this option, you must fill out the Application to Have the Chapter 7 Filing Fee Waived (Official Form 103B) and file it with your petition. 9. Have you filed for No. bankruptcy within the last 8 years? Yes. District Case number District Case number District \_\_\_\_ When Case number MM / DD / YYYY 10. Are any bankruptcy ✓ No. cases pending or being filed by a Yes, Debtor Relationship to you spouse who is not When District Case number, if known filing this case with you, or by a Debtor Relationship to you business partner, or District Case number, if known by an affiliate? 11. Do you rent your ✓ No. Go to line 12. residence? Yes. Has your landlord obtained an eviction judgment against you and do you want to stay in your residence? ✓ No. Go to line 12. Yes. Fill out Initial Statement About an Eviction Judgment Against You (Form 101A) and file it with this bankruptcy petition.

Kenesh Case 16-13016 DD 0 1 Filed 04k464466 Entered 04/46/16/16/160:59:59 Desc Main Debtor 1 Page 4 of 74 Document Document Report About Any Businesses You Own as a Sole Proprietor 12. Are you a sole ◪ No. Go to Part 4. proprietor of any full- or part-time Name and location of business business? Name of business, if any A sole proprietorship is a business you operate as an Number Street individual, and is not a separate legal entity such as a corporation, partnership, or LLC. If you have more than City State Zip Code one sole proprietorship, use a Check the appropriate box to describe your business: separate sheet and Health Care Business (as defined in 11 U.S.C. § 101(27A)) attach it to this petition. Single Asset Real Estate (as defined in 11 U.S.C. § 101(51B)) Stockbroker (as defined in 11 U.S.C. § 101(53A)) Commodity Broker (as defined in 11 U.S.C. § 101(6)) None of the above 13. Are you filing under If you are filing under Chapter 11, the court must know whether you are a small business debtor so that it can set appropriate deadlines. Chapter 11 of the If you indicate that you are a small business debtor, you must attach your most recent balance sheet, statement of operations, cash-flow **Bankruptcy Code** statement, and federal income tax return or if any of these documents do not exist, follow the procedure in 11 U.S.C. § 11 16(1)(B). and are you a small business debtor? No. I am not filing under Chapter 11. For a definition of No. I am filing under Chapter 11, but I am NOT a small business debtor according to the definition in the small business debtor, Bankruptcy Code. see 11 U.S.C. § Yes. I am filing under Chapter 11 and I am a small business debtor according to the definition in the Bankruptcy Code. 101(51D). Part 4: Report if You Own or Have Any Hazardous Property or Any Property That Needs Immediate Attention 14. Do you own or have ◪ No. any property that poses or is alleged Yes. What is the hazard? to pose a threat of imminent and identifiable hazard to public health or If immediate attention is needed, why is it needed? safety? Or do you own any property that needs immediate attention? Where is the property? For example, do you Number Street own perishable goods, or livestock that must be fed, or a building that needs urgent

repairs?

State

City

Zip Code

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Explain Your Efforts to Receive a Briefing About Credit Counseling Part 5:

## 15. Tell the court whether you have received briefing about credit counseling.

The law requires that you receive a briefing about credit counseling before you file for bankruptcy. You must truthfully check one of the following choices. If you cannot do so, you are not eligible to file.

If you file anyway, the court can dismiss your case, you will lose whatever filing fee you paid, and your creditors can begin collection activities again.

## **About Debtor 1:** About Debtor 2 (Spouse Only in a Joint Case): You must check one: You must check one: ✓ I received a briefing from an approved credit I received a briefing from an approved credit

completion.

completion.

counseling agency within the 180 days before I filed this bankruptcy petition, and I received a certificate of completion.

Attach a copy of the certificate and the payment plan, if any, that you developed with the agency.

I received a briefing from an approved credit counseling agency within the 180 days before I filed this bankruptcy petition, but I do not have a certificate of completion.

Within 14 days after you file this bankruptcy petition, you MUST file a copy of the certificate and payment plan, if any.

I certify that I asked for credit counseling services from an approved agency, but was unable to obtain those services during the 7 days after I made my request, and exigent circumstances merit a 30-day temporary waiver of the requirement.

To ask for a 30-day temporary waiver of the requirement, attach a separate sheet explaining what efforts you made to obtain the briefing, why you were unable to obtain it before you filed for bankruptcy, and what exigent circumstances required you to file this case.

Your case may be dismissed if the court is dissatisfied with your reasons for not receiving a briefing before you filed for bankruptcy.

If the court is satisfied with your reasons, you must still receive a briefing within 30 days after you file. You must file a certificate from the approved agency, along with a copy of the payment plan you developed, if any. If you do not do so, your case may be dismissed.

Any extension of the 30-day deadline is granted only for cause and is limited to a maximum of 15 days.

I am not required to receive a briefing about credit

counseling because of:

ncapacity.	I have a mental illness or a mental deficiency that makes me incapable of realizing or making rational decisions about finances.
Disability.	My physical disability causes me to be unable to participate in a briefing in person, by phone, or through the internet, even after I reasonably tried to

Active duty. I am currently on active military duty in a military combat zone.

If you believe you are not required to receive a briefing about credit counseling, you must file a motion for waiver of credit counseling with the court.

Attach a copy of the certificate and the payment plan, if any, that you developed with the agency. I received a briefing from an approved credit counseling agency within the 180 days before I filed this

bankruptcy petition, but I do not have a certificate of

bankruptcy petition, and I received a certificate of

counseling agency within the 180 days before I filed this

Within 14 days after you file this bankruptcy petition, you MUST file a copy of the certificate and payment plan, if any.

I certify that I asked for credit counseling services from an approved agency, but was unable to obtain those services during the 7 days after I made my request, and exigent circumstances merit a 30-day temporary waiver of the requirement.

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Your case may be dismissed if the court is dissatisfied with your reasons for not receiving a briefing before you filed for bankruptcy.

If the court is satisfied with your reasons, you must still receive a briefing within 30 days after you file. You must file a certificate from the approved agency, along with a copy of the payment plan you developed, if any. If you do not do so, your case may be dismissed.

Any extension of the 30-day deadline is granted only for cause and is limited to a maximum of 15 days.

I am not required to receive a briefing	about	credit
 counseling because of:		

Incapacity. I have a mental illness or a mental deficiency that makes me incapable of realizing or making rational decisions

about finances.

Disability. My physical disability causes me to be unable to participate in a briefing in person, by phone, or through the internet, even after I reasonably tried to

Active duty. I am currently on active military duty in a military combat zone.

If you believe you are not required to receive a briefing about credit counseling, you must file a motion for waiver of credit counseling with the court.

Kenesh Case 16-13016 DD 0 1 Filed 04k16416 Entered 04/416/146/140:59:59 Desc Main Debtor 1 Page 6 of 74 **Answer These Questions for Reporting Purposes** 16a. Are your debts primarily consumer debts? Consumer debts are defined in 11 U.S.C. § 101(8) 16. What kind of debts as "incurred by an individual primarily for a personal, family, or household purpose." do you have? No. Go to line 16b. Yes. Go to line 17. 16b. Are your debts primarily business debts? Business debts are debts that you incurred to obtain money for a business or investment or through the operation of the business or investment. No. Go to line 16c. Yes. Go to line 17. 16c. State the type of debts you owe that are not consumer debts or business debts. 17. Are you filing under No. I am not filing under Chapter 7. Go to line 18. Chapter 7? Do you estimate that Yes. I am filing under Chapter 7. Do you estimate that after any exempt property is excluded and administrative expenses are paid that funds will be available to distribute to unsecured creditors? after any exempt property is excluded ✓ No. and administrative ٦ Yes. expenses are paid that funds will be available for distribution to unsecured creditors? **√** 1-49 1,000-5,000 25,001-50,000 18. How many creditors 5,001-10,000 50,001-100,000 50-99 do you estimate that 10,001-25,000 More than 100,000 you owe? 100-199 200-999 **✓** \$0-\$50,000 \$1,000,001-\$10 million \$500,000,001-\$1 billion 19. How much do you \$50,001-\$100,000 \$10,000,001-\$50 million \$1,000,000,001-\$10 billion estimate your assets \$100,001-\$500,000 \$50,000,001-\$100 million \$10,000,000,001-\$50 billion to be worth? \$500,001-\$1 million \$100,000,001-\$500 million More than \$50 billion \$0-\$50,000 \$1,000,001-\$10 million \$500,000,001-\$1 billion 20. How much do you \$50,001-\$100,000 \$10,000,001-\$50 million \$1,000,000,001-\$10 billion estimate your \$100,001-\$500,000 \$50,000,001-\$100 million \$10,000,000,001-\$50 billion liabilities to be? \$500,001-\$1 million \$100,000,001-\$500 million More than \$50 billion Part 7: Sign Below I have examined this petition, and I declare under penalty of perjury that the information provided is true For you and correct. If I have chosen to file under Chapter 7, I am aware that I may proceed, if eligible, under Chapter 7, 11,12, or 13 of title 11, United States Code. I understand the relief available under each chapter, and I choose to proceed under Chapter 7. If no attorney represents me and I did not pay or agree to pay someone who is not an attorney to help me fill out this document, I have obtained and read the notice required by 11 U.S.C. § 342(b). I request relief in accordance with the chapter of title 11, United States Code, specified in this petition. I understand making a false statement, concealing property, or obtaining money or property by fraud in connection with a bankruptcy case can result in fines up to \$250,000, or imprisonment for up to 20 years, or both. 18 U.S.C. §§ 152, 1341, 1519, and 3571. x /s/ Kenesha Keneard Signature of Debtor 2 Signature of Debtor 1 Executed on 4/16/2016 Executed on MM / DD / YYYY MM / DD / YYYY

For your attorney, if you are represented by one

If you are not represented by an attorney, you do not need to file this page. I, the attorney for the debtor(s) named in this petition, declare that I have informed the debtor(s) about eligibility to proceed under Chapter 7, 11, 12, or 13 of title 11, United States Code, and have explained the relief available under each chapter for which the person is eligible. I also certify that I have delivered to the debtor(s) the notice required by 11 U.S.C. § 342(b) and, in a case in which § 707(b)(4)(D) applies, certify that I have no knowledge after an inquiry that the information in the schedules filed with the petition is incorrect.

rect.				
/s/ Mike Miller Signature of Attorney for Debtor		DateN	4/16/2016 1M / DD / YYYY	
Mike Miller				
Printed name				
Semrad Law Firm				
Firm name				
Street				
City	State		Zip Code	
Contact phone		E	and the same	
Contact phone		Email	address	
Bar number		State		

<u> Case 16-13016 Doc 1 Filed 04/16/16 Fntered 04/1</u>6/16 10:59:59 Desc Main Fill in this information to identify your case: Debtor 1 Danielle Kenesha Keneard First Name Middle Name Last Name Debtor 2 (Spouse, if filing) First Name Middle Name Last Name United States Bankruptcy Court for the: Northern District of Illinois (State) Case number (If known) Check if this is an amended filing Official Form 106Sum Summary of Your Assets and Liabilities and Certain Statistical Information Be as complete and accurate as possible. If two married people are filing together, both are equally responsible for supplying correct information. Fill out all of your schedules first; then complete the information on this form. If you are filing amended schedules after you file your original forms, you must fill out a new Summary and check the box at the top of this page. **Summarize Your Assets** Your assets Value of what you own 1. Schedule A/B: Property (Official Form 106A/B) \$0.00 1a. Copy line 55, Total real estate, from Schedule A/B..... \$1,005.00 1b. Copy line 62, Total personal property, from Schedule A/B ...... \$1,005.00 1c. Copy line 63, Total of all property on Schedule A/B..... Summarize Your Liabilities

2. Schedule D: Creditors Who Have Claims Secured by Property (Official Form 106D)

3. Schedule E/F: Creditors Who Have Unsecured Claims (Official Form 106E/F)

Summarize Your Income and Expenses

4. Schedule I: Your Income (Official Form 106I)

5. Schedule J: Your Expenses (Official Form 106J)

2a. Copy the total you listed in Column A, Amount of claim, at the bottom of the last page of Part 1 of Schedule D

3a. Copy the total claims from Part 1 (priority unsecured claims) from line 6e of Schedule E/F......

3b. Copy the total claims from Part 2 (nonpriority unsecured claims) from line 6j of Schedule E/F.....

Copy your combined monthly income from line 12 of Schedule I.....

Copy your monthly expenses from line 22, Column A, of Schedule J.....

Your liabilities Amount you owe

Your total liabilities

\$0.00

\$36,759.00

\$36,759.00

\$1,648.77

\$1,670.00

12/15

Pa	Answer These Questions for Administrative and Statistical Records							
6. 4	6. Are you filing for bankruptcy under Chapters 7, 11, or 13?  No. You have nothing to report on this part of the form. Check this box and submit this form to the court with your other schedules.  Ves.							
7. \	7. What kind of debt do you have?							
	Your debts are primarily consumer debts. Consumer debts are those incurred by an individual primarily for a personal, family, or household purpose. 11 U.S.C. § 101(8). Fill out lines 8-10 for statistical purposes. 28 U.S.C. § 159.							
	Your debts are not primarily consumer debts. You have nothing to report on this part of the form. C this form to the court with your other schedules.	heck this box and submit						
8.	8. From the Statement of Your Current Monthly Income: Copy your total current monthly income from Official Form 122A-1 Line 11; OR, Form 122B Line 11; OR, Form 122C-1 Line 14.							
9.	Copy the following special categories of claims from Part 4, line 6 of Schedule E/F:							
	From Part 4 on Schedule E/F, copy the following:	Total claim						
	9a. Domestic support obligations (Copy line 6a.)	\$0.00						
	9b. Taxes and certain other debts you owe the government. (Copy line 6b.)	\$0.00						
	9c. Claims for death or personal injury while you were intoxicated. (Copy line 6c.)	\$0.00						
	9d. Student loans. (Copy line 6f.)	\$24,187.00						
	9e. Obligations arising out of a separation agreement or divorce that you did not report as priority claims. (Copy line 6g.)	\$0.00						
	9f. Debts to pension or profit-sharing plans, and other similar debts. (Copy line 6h.)	\$0.00						
	9g. <b>Total.</b> Add lines 9a through 9f.	\$24,187.00						

	Case 16-13010	6 Doc 1	Filed 04/16/16	<u> Fntered 04/1</u> 6/16	3 10:59:59	Desc Main
Fill in this	information to identify your case	e:				
Debtor 1	Kenesha First Name	Daniel Middle	le Kenea			
Debtor 2 (Spouse,	if filing) First Name	Middle	Name Last N	Name		
	ates Bankruptcy Court for the:	Northern	District of II			
Case nur			(:	State)		
	al Form 106A/B					Check if this is an amended filing
	dule A/B: Prope	ertv				12/1:
esponsik rrite your Part 1:	where you think it fits best. Be ble for supplying correct infor name and case number (if kn Describe Each Residen u own or have any legal or eq No. Go to Part 2	mation. If more s lown). Answer ev ce, Building,	space is needed, attach very question. Land, or Other Rea	a separate sheet to this for I Estate You Own or H	m. On the top of a	ny additional pages,
	Yes. Where is the property?					
1.1	Street address, if available, or	other description	What is the property Single-family home	•	the amount of an	ecured claims or exemptions. Put ly secured claims on <i>Schedule D:</i> Have Claims Secured by Property.
			Duplex or multi-uni Condominium or co Manufactured or m	poperative	Current value of entire property	
	Number Street  City State	Zip Code	Investment property Timeshare Other	<i>'</i>	interest (such a	ature of your ownership as fee simple, tenancy by or a life estate), if known.
		_p 0000	Debtor 1 only Debtor 2 only Debtor 1 and Debtor At least one of the o	debtors and another ou wish to add about this ite	(see instruc	is is community property ctions)
If you	own or have more than one, list h	nere:	property identification	in number.		
1.2	Street address, if available, or	other description	What is the property Single-family home Duplex or multi-uni Condominium or co	e it building poperative	the amount of an	
	Number Street  City State	Zip Code	Land Investment property Timeshare Other		interest (such a	ature of your ownership as fee simple, tenancy by or a life estate), if known.
			Debtor 1 only Debtor 2 only Debtor 1 and Debtor	in the property? Check one or 2 only debtors and another	Check if thi	is is community property ctions)

Other information you wish to add about this item, such as local property identification number:

	First Name Middle	06 1 Filed 04k16/116 Entered 04/116/116	6 ഷം യം 59: <u>59 Desc Main</u>
_	eet address, if available, or other descripti  mber Street  y State Zip Code	what is the property? Check all that apply.  Single-family home  Duplex or multi-unit building  Condominium or cooperative  Manufactured or mobile home  Land  Investment property  Timeshare	Do not deduct secured claims or exemptions. Put the amount of any secured claims on Schedule D: Creditors Who Have Claims Secured by Property.  Current value of the entire property?  Describe the nature of your ownership interest (such as fee simple, tenancy by the entireties, or a life estate), if known.
o.	, Glaio Elposac	Who has an interest in the property? Check one.  Debtor 1 only Debtor 2 only Debtor 1 and Debtor 2 only At least one of the debtors and another  Other information you wish to add about this item,	Check if this is community property (see instructions)
you ha		property identification number:  on for all of your entries from Part 1, including any entries ber here	
Do you o			
3. Cars, v	hat someone else drives. If you lease a ver ans, trucks, tractors, sport utility vehicles, o	terest in any vehicles, whether they are registered or not? incle, also report it on Schedule G: Executory Contracts and Unextractorycles	
3. Cars, v N Ye	hat someone else drives. If you lease a ver ans, trucks, tractors, sport utility vehicles,	nicle, also report it on Schedule G: Executory Contracts and Unex	

Sample   S	Debtor 1	Kenesh Case 16-13016 D D 0 0 1	Filed 04k16/116 Entered 04/116/116	∂∂ <b>.</b> 0.59: <u>59 Des</u>	c Main	
Model:  Year:  Approximate mileage:  Other information:  Debtor 1 and Debtor 2 only  Other information:  Debtor 1 and Debtor 2 only  Current value of the entire property?  At least one of the debtors and another check if this is community property (see instructions)  Make  Model:  Year:  Approximate mileage:  Debtor 1 only  Mother information:  Debtor 1 only  Debtor 1 only  Debtor 1 only  Debtor 2 only  Current value of the entire property?  Debtor 2 only  Current value of the entire property?  Coeditors Who has an interest in the property?  Current value of the entire property.  Coeditors Who has an interest in the property (see instructions)  Watercraft, aircraft, motor homes, ATVs and other recreational vehicles, other vehicles, and accessories  Examples: Boats, trailers, motors, personal watercraft, fishing vessels, snowmobiles, motorcycle accessories  Examples: Boats, trailers, motors, personal watercraft, fishing vessels, snowmobiles, motorcycle accessories  Examples: Boats, trailers, motors, personal watercraft, aircraft, motor homes, ATVs and other recreational vehicles, other vehicles, and accessories  Examples: Boats, trailers, motors, personal watercraft, fishing vessels, snowmobiles, motorcycle accessories  Examples: Boats, trailers, motors, personal watercraft, inching vessels, snowmobiles, motorcycle accessories  Examples: Boats, trailers, motors, personal watercraft, inching vessels, snowmobiles, motorcycle accessories  Examples: Boats, trailers, motors, personal watercraft, inching vessels, snowmobiles, motorcycle accessories  Examples: Boats, trailers of the debtors and another  Coeditors Who has an interest in the property? Check one.  Year:  Approximate mileage: Debtor 1 only At least one of the debtors and another Check if this is community property (see instructions)  Do not deduct secured claims on schedule D: Creditions Who have claims or exemptions. Put the entire property?  Do not deduct secured claims on Schedule D: Creditions Who have claims on schedule D: Creditions Who have claims o		First Name Middle Name	Document Page 12 of 74			
Pebtor 1 and Pebtor 2 only   Current value of the entire property?   Property	3.3				•	
Approximate mileage:		·		•		
Other information:    Debtor 1 and Debtor 2 anly entire property?				Creditors Who Have Cla	ims Secured by Property.	
At least one of the debtors and another    Check if this is community property (see instructions)   At least one of the debtors and another		Approximate mileage:	Debtor 2 only	Current value of the Current value of the		
Check if this is community property (see instructions)    3.4 Make		Other information:	Debtor 1 and Debtor 2 only	entire property?	portion you own?	
Instructions   Who has an interest in the property? Check one.   Do not deduct secured claims or exemptions. Put the amount of any secured claims on Schedule D: Creditors Who Have Claims Secured by Property.			At least one of the debtors and another			
Instructions   Who has an interest in the property? Check one.   Do not deduct secured claims or exemptions. Put the amount of any secured claims or Schedule D: Creditors Who Have Claims Secured by Property.			Check if this is community property (see			
Model: Year:						
Year:   Debtor 1 only   Current value of the entire property?    Other information:   Debtor 2 only   Debtor 2 only   Debtor 3 and Debtor 2 only   Debtor 4 this is community property (see instructions)    Watercraft, aircraft, motor homes, ATVs and other recreational vehicles, other vehicles, and accessories    Examples: Boats, trailers, motors, personal watercraft, fishing vessels, snowmobiles, motorcycle accessories    Examples: Boats, trailers, motors, personal watercraft, fishing vessels, snowmobiles, motorcycle accessories    Examples: Boats, trailers, motors, personal watercraft, fishing vessels, snowmobiles, motorcycle accessories    Examples: Boats, trailers, motors, personal watercraft, fishing vessels, snowmobiles, motorcycle accessories    Examples: Boats, trailers, motors, personal watercraft, fishing vessels, snowmobiles, motorcycle accessories    Examples: Boats, trailers, motors, personal watercraft, fishing vessels, snowmobiles, motorcycle accessories    Examples: Boats, trailers, motors, personal watercraft, fishing vessels, snowmobiles, motorcycle accessories    Examples: Boats, trailers, motors, personal watercraft, fishing vessels, snowmobiles, motorcycle accessories    Examples: Boats, trailers, motors, personal watercraft, fishing vessels, snowmobiles, motorcycle accessories    Examples: Boats, trailers, motors, personal watercraft, fishing vessels, snowmobiles, onto recreational vessels, and accessories    Examples: Boats, trailers, motors, personal watercraft, fishing vessels, snowmobiles, onto recreational vessels, and accessories    Examples: Boats, trailers, motors, personal watercraft, fishing vessels, snowmobiles, onto recreational vessels, and accessories    Examples: Boats, trailers, motors, personal vessels, and accessories    Examples: Boats, trailers, motors, person	3.4	Make	Who has an interest in the property? Check	Do not deduct secured cl	aims or exemptions. Put	
Approximate mileage:		Model:	one.	•		
Current value of the entire property?    Debtor 1 and Debtor 2 only   Current value of the entire property?   Debtor 1 and Debtor 2 only   Property			Debtor 1 only	Creditors Who Have Cla	ims Secured by Property.	
Other information:    Debtor 1 and Debtor 2 only   At least one of the debtors and another   Check if this is community property (see instructions)    Watercraft, aircraft, motor homes, ATVs and other recreational vehicles, other vehicles, and accessories   Examples: Boats, trailers, motors, personal watercraft, fishing vessels, snowmobiles, motorcycle accessories   No   Yes		Approximate mileage:	Debtor 2 only	Current value of the	Current value of the	
Check if this is community property (see instructions)  Watercraft, aircraft, motor homes, ATVs and other recreational vehicles, other vehicles, and accessories  Examples: Boats, trailers, motors, personal watercraft, fishing vessels, snowmobiles, motorcycle accessories  ✓ No  ✓ Yes  4.1 Make  Model:  Year:  Approximate mileage:  Other information:  ✓ Check if this is community property? Check one.  Check if this is community property (see instructions)  Who has an interest in the property? Check one.  Current value of the entire property?  Current value of the entire property.		Other information:	Debtor 1 and Debtor 2 only			
Watercraft, aircraft, motor homes, ATVs and other recreational vehicles, other vehicles, and accessories  Examples: Boats, trailers, motors, personal watercraft, fishing vessels, snowmobiles, motorcycle accessories    No			At least one of the debtors and another			
Watercraft, aircraft, motor homes, ATVs and other recreational vehicles, other vehicles, and accessories    Examples: Boats, trailers, motors, personal watercraft, fishing vessels, snowmobiles, motorcycle accessories   No						
4.1 Make		·	t, fishing vessels, snowmobiles, motorcycle accessories			
Model: Year: Approximate mileage: Other information:  All least one of the debtors and another Other Model: Year: Approximate mileage: Other information:  At least one of the debtors and another Other Model: Year: Approximate mileage: Other information:  Who has an interest in the property? Check one. Approximate mileage: Other information: Other information:  At least one of the debtors and another Other information: Other inf		Yes				
Year: Approximate mileage: Debtor 2 only Other information: Debtor 1 and Debtor 2 only At least one of the debtors and another Check if this is community property (see instructions)  Who has an interest in the property? Check one. Year: Approximate mileage: Debtor 1 only Debtor 2 only Debtor 1 only Creditors Who Have Claims Secured by Property.  Do not deduct secured claims or exemptions. Put the amount of any secured claims on Schedule D: Creditors Who Have Claims Secured by Property.  Creditors Who Have Claims Secured by Property.  Creditors Who Have Claims Secured by Property.  Approximate mileage: Debtor 1 only Debtor 2 only Debtor 2 only Other information: Debtor 1 and Debtor 2 only At least one of the debtors and another Check if this is community property (see instructions)  Turnent value of the entire property? Current value of the entire property?  Current value of the entire property?  Current value of the entire property?  Current value of the entire property?  Current value of the entire property?  Current value of the entire property?  Current value of the entire property?  Current value of the entire property?  Current value of the entire property?  Current value of the entire property?  Current value of the entire property?  Current value of the entire property?  Current value of the entire property?	4.1	Make	Who has an interest in the property? Check	Do not deduct secured cl	aims or exemptions. Put	
Approximate mileage:  Other information:  Debtor 2 only  At least one of the debtors and another  Check if this is community property (see instructions)  Who has an interest in the property? Check one.  Year:  Approximate mileage:  Debtor 1 only  Debtor 2 only  Debtor 2 only  Debtor 2 only  Current value of the entire property?  Do not deduct secured claims or exemptions. Put the amount of any secured claims on Schedule D:  Creditors Who Have Claims Secured by Property.  Approximate mileage:  Debtor 1 only  Debtor 2 only  Current value of the entire property?  Current value of the entire property?  Current value of the entire property.  Current value of the entire property.  Current value of the entire property?		Model:	one.	•		
Other information:    Debtor 1 and Debtor 2 only			Debtor 1 only			
Other information:    Debtor 1 and Debtor 2 only		Approximate mileage:	Debtor 2 only	Current value of the	Current value of the	
4.2 Make Who has an interest in the property? Check one. Year: Debtor 1 only Check information: Debtor 2 only Current value of the entire property? Check one. Other information: Debtor 1 and Debtor 2 only Current value of the entire property? Check one. Creditors Who Have Claims Secured by Property.  Current value of the entire property? Current value of the entire property? Check if this is community property (see instructions)  5. Add the dollar value of the portion you own for all of your entries from Part 2, including any entries for pages		Other information:	Debtor 1 and Debtor 2 only			
4.2 Make Who has an interest in the property? Check one. Year: Debtor 1 only Check information: Debtor 2 only Current value of the entire property? Check one. Other information: Debtor 1 and Debtor 2 only Current value of the entire property? Check one. Creditors Who Have Claims Secured by Property.  Current value of the entire property? Current value of the entire property? Check if this is community property (see instructions)  5. Add the dollar value of the portion you own for all of your entries from Part 2, including any entries for pages			At least one of the debtors and another			
instructions)  4.2 Make						
Model: Year: Approximate mileage: Other information: Debtor 1 only Debtor 2 only Other information: Debtor 1 and Debtor 2 only At least one of the debtors and another Check if this is community property (see instructions)  The amount of any secured claims on Schedule D: Creditors Who Have Claims Secured by Property.  Current value of the entire property?  Current value of the entire property?  Current value of the portion you own?  Check if this is community property (see instructions)						
Year: Approximate mileage: Debtor 2 only Other information: Debtor 2 only At least one of the debtors and another Check if this is community property (see instructions)  Creditors Who Have Claims Secured by Property.  Current value of the entire property?  Current value of the portion you own?  Current value of the portion you own?  Current value of the portion you own?  Shadd the dollar value of the portion you own for all of your entries from Part 2, including any entries for pages	4.2	Make	Who has an interest in the property? Check	Do not deduct secured cl	aims or exemptions. Put	
Approximate mileage:  Other information:  Debtor 2 only  Debtor 2 only  Debtor 2 only  At least one of the debtors and another  Check if this is community property (see instructions)  Check if this is community property (see instructions)  Current value of the entire property?  Current value of the portion you own?  Current value of the portion you own?  Current value of the portion you own?		Model:	one.	•		
Other information:  Debtor 1 and Debtor 2 only  At least one of the debtors and another  Check if this is community property (see instructions)  Check if this is community property (see instructions)  Check if this is community property (see instructions)			Debtor 1 only	Creditors Who Have Cla	nims Secured by Property.	
Other information:  Debtor 1 and Debtor 2 only  At least one of the debtors and another  Check if this is community property (see instructions)  Check if this is community property (see instructions)  5. Add the dollar value of the portion you own for all of your entries from Part 2, including any entries for pages		Approximate mileage:	Debtor 2 only	Current value of the	Current value of the	
Check if this is community property (see instructions)  5. Add the dollar value of the portion you own for all of your entries from Part 2, including any entries for pages		Other information:	Debtor 1 and Debtor 2 only			
instructions)  5. Add the dollar value of the portion you own for all of your entries from Part 2, including any entries for pages			At least one of the debtors and another			
	5. Add	the dollar value of the portion you own for a	,	or pages		

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Do you own or h	ave any legal or equitable interest in any of the following items?	Current value of the portion you own?  Do not deduct secured claims or exemptions.
6. Household good		
No	pliances, furniture, linens, china, kitchenware	
=	Head From them	
Yes. Describe	Used Furniture	\$600.00
7. Electronics		
•	ns and radios; audio, video, stereo, and digital equipment; computers, printers, scanners; music	
_	ns; electronic devices including cell phones, cameras, media players, games	
No		
Yes. Describe	Used Electronics	\$200.00
8. Collectibles of va	lue	
Examples: Antiques	and figurines; paintings, prints, or other artwork; books, pictures, or other art objects;	
_	oin, or baseball card collections; other collections, memorabilia, collectibles	
<b>✓</b> No		_
Yes. Describe		
O. Employeest fo	and bakkin	
9. Equipment for sp Examples: Sports, p	hotographic, exercise, and other hobby equipment; bicycles, pool tables, golf clubs, skis; canoes	
	ks; carpentry tools; musical instruments	
<b>✓</b> No		
Yes. Describe		
_		
10. Firearms	fles, shotguns, ammunition, and related equipment	
_	nes, shotgans, animanitant, and related equipment	
✓ No  Yes. Describe		
Tes. Describe		
11. Clothes		
Examples: Everyday	clothes, furs, leather coats, designer wear, shoes, accessories	
No		
Yes. Describe	Used Clothing	\$200.00
12. Jewelry Examples: Everyday	jewelry, costume jewelry, engagement rings, wedding rings, heirloom jewelry, watches, gems,	
gold, silv		
<b>✓</b> No		
Yes. Describe		
_		
13. Non-farm anima		
Examples: Dogs, ca	ts, birds, horses	
No		
Yes. Describe		
14 Any other mass	not and household items you did not already list including any backty although the state of the	
14. Any other perso	nal and household items you did not already list, including any health aids you did not list	
No		
Yes. Describe		
	alue of all of your entries from Part 3, including any entries for pages you have attached	\$1000.00
for Part 3. Write tha	t number here	<del></del>

Debtor 1 Kenesi Case 16-13016 DEDGE 1 Filed 04/416/116 Entered 04/416/116 (14.04)59:59 Desc Main

rst Name Document Page 14 of 74

them

**Describe Your Financial Assets** Current value of the Do you own or have any legal or equitable interest in any of the following? portion you own? Do not deduct secured claims or exemptions. 16. Cash Examples: Money you have in your wallet, in your home, in a safe deposit box, and on hand when you file your petition Yes ..... Cash: ..... 17. Deposits of money Examples: Checking, savings, or other financial accounts; certificates of deposit; shares in credit unions, brokerage houses, and other similar institutions. If you have multiple accounts with the same institution, list each. ☐ No Institution name: Yes Chase Liquid Card 17.1. Checking account: \$5.00 17.2. Checking account: 17.3. Savings account: 17.4. Savings account: 17.5. Certificates of deposit: 17.6. Other financial account: 17.7. Other financial account: 17.8. Other financial account: 17.9. Other financial account: 18. Bonds, mutual funds, or publicly traded stocks Examples: Bond funds, investment accounts with brokerage firms, money market accounts ✓ No Institution or issuer name: Yes 19. Non-publicly traded stock and interests in incorporated and unincorporated businesses, including an interest in an LLC, partnership, and joint venture **✓** No Name of entity % of ownership: Yes. Give specific information about

Deb	tor 1		<u>-13016</u>	<b>⊳ൊ@@@</b> 1	Filed 04k4r6#146	<u>Entered</u> 04/41/6/11	⊾66@1400059: <u>59</u>	Desc Main
		First Name		Middle Name	Documetnit <sup>me</sup>	Page 15 of 74		
20.	Neg Non							
		Yes. Give specific information about them	Issuer name	e: 				
21.	Exar	rement or pension mples: Interests in IR. No		eogh, 401(k), 4	03(b), thrift savings accoun	nts, or other pension or profi	t-sharing plans	
		Yes. List each	Type of acco		Institution name:			
		account separately.	401(k) or sir	milar plan:				_
			Pension pla	n:				_
			IRA:					
			Retirement	account:				
			Keogh:					_
			Additional a	ccount:				
			Additional a	ccount:				
22.	Your Exar com		eposits you h	ave made so th	nat you may continue servic public utilities (electric, gas	e or use from a company , water), telecommunication	is	
	E	Yes			Institution name:			
			Electric:					
			Gas:					_
			Heating oil:					_
			Security dep	oosit on rental u	unit:			_
			Prepaid ren	t:				_
			Telephone:					-
			Water:					
			Rented furn	iture:				<del>-</del>
			Other:					_
23.	Ann	uities (A contract for	a periodic pa	syment of mone	ey to you, either for life or fo	r a number of years)		
		No Yes	Issuer name	e and description	on:			
								_

Debt	or 1	Kenesha a First Name	se 2	<u>16-13016</u>	DDIE 1 Middle Name		04 <u>k164116</u>	<u>Entered</u> 04/4/6//1 Page 16 of 74	<b>L6</b> @ <b>L0</b> ₩59: <u>59</u>	Desc Main
24.				ation IRA, in a 1), 529A(b), an		a qualifie	d ABLE progra	m, or under a qualified sta	ate tuition program	
No Institution name and description. Separately file the records of any interests.11 U.S.C. § 521(c):										
25.	exe	sts, equital rcisable for No Yes. Descr	your		sts in property	(other th	an anything list	ted in line 1), and rights o	r powers	
26.	Еха	ents, copyr	r <b>ights</b> net do				intellectual pro yalties and licens			
27.			ling pe		eneral intangil re licenses, coo		ssociation holdin	gs, liquor licenses, professi	onal licenses	
Mor	ney (	or prope	rty o	wed to you	?					Current value of the portion you own? Do not deduct secured claims or exemptions.
28.	<b>✓</b>	you alr	pecific them, ready						Federal: State: Local:	
29.	Exar	i <b>ily support</b> <i>mples:</i> Past o		lump sum alim	ony, spousal su	oport, child	support, mainte	nance, divorce settlement, p		
	Ħ		pecific	information					Alimony:  Maintenance:  Support:  Divorce settlemen  Property settlemer	·
30.	Exar	<i>nples:</i> Unpai	id wag Il Secu					pay, vacation pay, workers' c	ompensation,	

Deb	tor 1	Keneshase 16 First Name	6-13016	Daile 1 Middle Name	Filed 04k16416 Document	Entered 04/416/16	166/140v59: <u>59</u>	esc Main
31.		rests in insurance   mples: Health, disabi		ırance; health		redit, homeowner's, or rente	r's insurance	
		No Yes. Name the insur of each policy and lis		′	Company name:		Beneficiary:	Surrender or refund value:
32.	If you		of a living trus		meone who has died ceeds from a life insurance	policy, or are currently entitle	d to receive	
33.	Exar				I have filed a lawsuit or race claims, or rights to sue	nade a demand for payme	nt	
34.	Othe to se		unliquidated	claims of ev	very nature, including co	ounterclaims of the debtor	and rights	
35.	<b>✓</b>	financial assets yo No Yes. Describe	u did not alre	eady list				
36.						ries for pages you have att		\$5.00
Part	5:	Describe Any B	Business-R	elated Pro	operty You Own or F	ave an Interest In. Li	st any real estate ir	n Part 1.
37.	Do y	ou own or have an	y legal or eq	uitable intere	est in any business-relat	ed property?		
		No. Go to Part 6. Yes. Go to line 38.						Current value of the portion you own? Do not deduct secured claims or exemptions
38.	<b>✓</b>	ounts receivable or No Yes. Describe	commission	s you alread	ly earned			
39.		ce equipment, furn nples: Business-rela			nodems, printers, copiers, f	ax machines, rugs, telephone	es, desks, chairs, electroni	c devices
		No Yes. Describe						

		Keneshase 16 First Name		Middle Name	Filed 04/4/6/1/16 Document	Page 18 of 74	<b>L6</b> @L0.69: <u>59</u> □	esc Main	_
40.	Mac	hinery, fixtures, eq	uipment, sup	oplies you us	se in business, and tools	of your trade			
	<b>✓</b>	No							
		Yes. Describe							_
41.	Inve	entory							
	<b>✓</b>	No							
		Yes. Describe							_
42.	Inte	rests in partnershi	ps or joint v	entures					
	<b>✓</b>								
		Yes. Give specific			Name of entity:		% of ownership:		
		information about							
		them							
			_						
43. <b>C</b>	usto 	omer lists, mailing	lists, or othe	r compilatio	ns				
		Yes. Do your lists inc	clude persona	ılly identifiable	e information (as defined in	11 U.S.C. § 101(41A))?			
		☐ No							
		Yes. Descri	ibe						
		_							
44.	Any	business-related p	roperty you	did not alrea	dy list				
	<b>✓</b>	No							
		Yes. Give specific							
		information							
			-			s for pages you have attacl			
Part	6:	Describe Any F	arm- and interest in far	Commerci mland, list it in	al Fishing-Related F	Property You Own or H	Have an Interest In	l.	
46.	Do	you own or have a	ny legal or e	quitable inter	rest in any farm- or comm	nercial fishing-related prop	erty?		
		No. Go to Part 7.	=		-			Current value of the	
	Ħ	Yes. Go to line 47.						portion you own?	
	Ш	103. 00 10 11110 47.						Do not deduct secured claims	
								or exemptions	
47.		m animals		16.1					
	Exa	mples: Livestock, pou	ultry, farm-rais	ed fish					
	<b>✓</b>	No							
		Yes. Describe							_

Deb	tor 1	Keneshase 16 First Name	6-13016	Dipie 1 Middle Name	Filed 04kl/6/11 Document		04/16/16/16/160:59: <u>59</u> .f 7 <i>4</i>	Desc	Main
48.	Cro	ps-either growing	or harvested		Boodinent	r age 10 c	, , , , , , , , , , , , , , , , , , ,		
	<b>✓</b>	No							
		Yes. Describe							
49.	Fari	m and fishing equi	pment, imple	ements, mach	inery, fixtures, and to	ols of trade			
	<b>✓</b>	No							
		Yes. Describe							
50.	Far	m and fishing supp	lies, chemic	als, and feed					
	<b>✓</b>	No							
		Yes. Describe							
51.		r farm- and comme mples: Livestock, pou			ty you did not already	/ list			
	<b>✓</b>	No							
		Yes. Describe							
					6, including any entri				
							······································		
Part					ave an Interest in	That You Did N	lot List Above		
53.		you have other pro mples: Season tickets			not already list?				
		No							
	=	Yes. Give specific							
		information							
54. A	dd th	e dollar value of al	l of your entr	ies from Part	7. Write that number	here		.▶	
Part	g.	List the Totals	of Each Pa	rt of this F	orm				
55. <b>F</b>	Part 1	: Total real estate,	line 2				<b>&gt;</b>		
56. <b>p</b>	oart 2	total vehicles, line	5						
57. <b>P</b>	art 3	: Total personal an	d household	items, line 15	\$1000	.00			
58. <b>P</b>	art 4	: Total financial ass	sets, line 36		\$5.00				
59. <b>F</b>	Part 5	5: Total business-re	elated proper	ty, line 45	*****				
60. <b>F</b>	Part 6	6: Total farm- and f	ishing-relate	d property, lir	e 52				
61. <b>F</b>	Part 7	: Total other prope	erty not listed	I, line 54					
		personal property.	-			.00			. \$4005.00
J		- 3. 22 proporty.		gii 0 1	\$1005	.00	Copy personal property to	otal ►	+ \$1005.00
					<u> </u>				\$1005.00
63. <b>T</b>	otal	of all property on S	chedule A/B.	. Add line 55 +	line 62				Ψ1000.00

Fill	in this inform	Case 16-13016 ation to identify your case:	Doc 1 Filed 04/	16/16 Entered 04/1	6/16 10:59:59	Desc Main
	otor 1	Kenesha First Name	Danielle Middle Name	Keneard Last Name		
	otor 2 ouse, if filing)		Middle Name	Last Name		
Uni	ted States Ba	nkruptcy Court for the:	Northern E	District of Illinois (State)		
	se number nown)			(State)		
Of	ficial F	orm 106C				Check if this is a amended filing
Sc	hedul	C: The Prop	erty You Claim	as Exempt		12/1:
For is to exe rece exe pro	each item o state a s mpted up eive certa mption of perty is d  t1: Ident Which set	additional pages, write n of property you cla pecific dollar amoun to the amount of an in benefits, and tax-o 100% of fair market etermined to exceed ify the Property You of exemptions are you cla e claiming state and federal e claiming federal exemption	im as exempt, you mu t as exempt. Alternative y applicable statutory exempt retirement fun value under a law that that amount, your exe Claim as Exempt aiming? Check one only, eve nonbankruptcy exemptions. 11 ns. 11 U.S.C. § 522(b)(2)	umber (if known).  st specify the amount of vely, you may claim the full limit. Some exemptions ds—may be unlimited in a limits the exemption to emption would be limited on if your spouse is filing with you.  U.S.C. § 522(b)(3)	the exemption you ull fair market value —such as those fo dollar amount. Ho a particular dollar to the applicable s	r health aids, rights to wever, if you claim an amount and the value of the
2.	For any pr	operty you list on <i>Schedu</i>	le A/B that you claim as exe	empt, fill in the information belo	OW.	
		ription of the property an lle A/B that lists this prop		Amount of the exemption you Check only one box for each ex		cific laws that allow exemption
			Schedule A/B			
	Brief description	Chase Liquid Card	\$5.00	\$5.00		735 ILCS 5/12-1001(b)
	Line from Schedule A	/B: <u>17</u>		100% of fair market value, using applicable statutory limit	up to any	
	Brief description	Used Furniture	\$600.00	\$600.00		735 ILCS 5/12-1001(b)
	Line from Schedule A	/B: <u>06</u>		100% of fair market value, u applicable statutory limit		
3.	(Subject to	adjustment on 4/01/19 and e	• •	5? es filed on or after the date of adjus on 1,215 days before you filed this o	,	

Part 2: **Additional Page** Brief description of the property and line Current value of Amount of the exemption you claim Specific laws that allow exemption on Schedule A/B that lists this property the portion you Check only one box for each exemption. own Copy the value from Schedule A/B Brief 735 ILCS 5/12-1001(a) \$200.00 **✓ Used Clothing** description: \$200.00 Line from 100% of fair market value, up to any Schedule A/B: 11 applicable statutory limit 735 ILCS 5/12-1001(b) Brief \$200.00  $\checkmark$ description: **Used Electronics** \$200.00 Line from 100% of fair market value, up to any Schedule A/B: 07

applicable statutory limit

Fill in this inform	Case 16-13016 ation to identify your case:	Doc 1 Filed	104/16/16	Entered 04/1.6/	16 10:59:59	Desc Main	
Debtor 1	Kenesha First Name	Danielle Middle Name	Kenea Last N	_			
Debtor 2							
(Spouse, if filing)	First Name	Middle Name	Last N	lame			
United States Ba	ankruptcy Court for the:	Northern	District of III	inois			
				State)			
Case number (If known)							
	orm 106D le D: Credito	ors Who Ha	ıve Clair	ns Secured	by Prope	am	neck if this is an nended filing 12/15
correct infor	ete and accurate as nation. If more spac top of any additiona	e is needed, copy	the Addition	al Page, fill it out, r	number the entri	-	
✓ No. Ch	ditors have claims secure neck this box and submit this ill in all of the information be	form to the court with y	our other schedule	s. You have nothing else t	o report on this form.		
Part 1: List A	All Secured Claims						
claim. If mo	ured claims. If a creditor ha re than one creditor has a p t the claims in alphabetical	articular claim, list the o	ther creditors in Pa		Column A  Amount of claim  Do not deduct the value of collateral.	Column B Value of collateral that supports this claim	Column C Unsecured portion If any

		Case 16-13016		1 04/16/16	Entered 04	<u>/1</u> 6/16 10:59:59	Desc	Main	
Fill ir	n this informa	ation to identify your case	e: 	· · · · · · · · · · · · · · · · · · ·	. a.go <b>_o</b>				
Debt	tor 1	Kenesha First Name	Danielle Middle Name	Kenea Last N					
Debt	tor 2	First Name	Middle Name	Lastin	lame				
(Spo	use, if filing)	First Name	Middle Name	Last N	lame				
Unite	ed States Ba	nkruptcy Court for the:	Northern	District of II					
Case	e number			(\$	State)				
(If kn	own)								
Off	icial Fo	rm 106E/F					Che	ck if this is an	n amended filing
Sc	hedu	le E/F: Cre	ditors Who	Have U	nsecure	d Claims			12/15
106Á/ are lis the b	B) and on Sted in Scheones	Schedule G: Executory edule D: Creditors Who left. Attach the Contin	r Contracts and Unexpir o Hold Claims Secured	red Leases (Offici by Property. If mo ge. On the top of a	al Form 106G). Do ore space is need	ry contracts on Schedule not include any creditor ed, copy the Part you ne ges, write your name and	s with parti ed, fill it out	allý secured t, number th	d claims that ne entries in
1.	_ ′	ditors have priority una to Part 2.	secured claims against	you?					
	Yes.								
2.	identify what possible, list Part 1. If mo	t type of claim it is. If a cla t the claims in alphabetic ore than one creditor hold	aim has both priority and n	nonpriority amounts creditor's name. If yn ne other creditors i	, list that claim here rou have more than n Part 3.	n, list the creditor separate and show both priority and two priority unsecured clai	nonpriority a	amounts. As i	much as
							Total claim	Priority amount	Nonpriority amount

Kenesh Case 16-13016 DD 0 1 Filed 04k16416 Entered 04416416 160:59:59 Desc Main Debtor 1 Page 24 of 74 Document not be a second of the contract of th List All of Your NONPRIORITY Unsecured Claims Do any creditors have nonpriority unsecured claims against you? No. You have nothing to report in this part. Submit this form to the court with your other schedules.  $\overline{\phantom{a}}$ List all of your nonpriority unsecured claims in the alphabetical order of the creditor who holds each claim. If a creditor has more than one priority unsecured claim, list the creditor separately for each claim. For each claim listed, identify what type of claim it is. Do not list claims already included in Part 1. If more than one creditor holds a particular claim, list the other creditors in Part 3.If you have more than four priority unsecured claims fill out the Continuation Page of **Total claim** 4.1 Advocate Trinity Hospital- 93rd \$1,000.00 Last 4 digits of account number Nonpriority Creditor's Name 2320 E 93rd St When was the debt incurred? Number Street As of the date you file, the claim is: Check all that apply. Contingent Unliquidated 60617 Chicago Illinois City State Zip Code Disputed Who incurred the debt? Check one. Type of NONPRIORITY unsecured claim: Debtor 1 only Student loans Debtor 2 only Obligations arising out of a separation agreement or divorce that Debtor 1 and Debtor 2 only you did not report as priority claims At least one of the debtors and another Debts to pension or profit-sharing plans, and other similar debts Check if this claim relates to a community debt Other. Specify Is the claim subject to offset? **V** No Yes 4.2 Clear Internet \$1.00 Last 4 digits of account number \_ Nonpriority Creditor's Name 504 W Madison When was the debt incurred? \_\_\_\_n/a Number As of the date you file, the claim is: Check all that apply. Contingent Chicago 60606 Illinois Unliquidated City State Zip Code Who incurred the debt? Check one. Disputed Debtor 1 only Type of NONPRIORITY unsecured claim: Debtor 2 only Student loans Debtor 1 and Debtor 2 only Obligations arising out of a separation agreement or divorce that At least one of the debtors and another you did not report as priority claims Check if this claim relates to a community debt Debts to pension or profit-sharing plans, and other similar debts Other. Specify Is the claim subject to offset? I✓I No Yes 4.3 Comcast Cable c/o Xfinity \$200.00 Last 4 digits of account number Nonpriority Creditor's Name 7561 North Point Pkwy #900 When was the debt incurred? Number As of the date you file, the claim is: Check all that apply. Contingent 30022 Georgia Alpharetta Unliquidated City Zip Code Who incurred the debt? Check one. Debtor 1 only I✓I Type of NONPRIORITY unsecured claim: Debtor 2 only Student loans Debtor 1 and Debtor 2 only Obligations arising out of a separation agreement or divorce that At least one of the debtors and another you did not report as priority claims Debts to pension or profit-sharing plans, and other similar debts Check if this claim relates to a community debt Other. Specify Is the claim subject to offset? Ⅵ No

Yes

Debtor 1 Kenest Case 16-13016 DDGC 1 Filed 04k16k16 Entered 04k16k16k16k16k159:59 Desc Main
First Name Document Page

Part 2: Your NONPRIORITY Unsecured Claims - Continuation Page

	After listing any entries on this page, number them beginning v	vith 4.5, followed by 4.6, and so forth.	Total claim
4.4	ComEd Nonpriority Creditor's Name	— Last 4 digits of account number	\$280.00
	3 Lincoln Center	When was the debt incurred?n/a	
	Number Street	As of the date you file, the claim is: Check all that apply.	
		Contingent	
	Oakbrook Terrace     Illinois     60181       City     State     Zip Code	Unliquidated	
	Who incurred the debt? Check one.	Disputed	
	Debtor 1 only	Type of NONPRIORITY unsecured claim:	
	Debtor 2 only	Student loans	
	Debtor 1 and Debtor 2 only	Obligations arising out of a separation agreement or divorce that	
	At least one of the debtors and another	you did not report as priority claims	
	Check if this claim relates to a community debt	Debts to pension or profit-sharing plans, and other similar debts	
	Is the claim subject to offset?	✓ Other. Specify	
	No		
	Yes		
4.5	COMMONWEALTH FINANCIAL Nonpriority Creditor's Name	Last 4 digits of account number	\$83.00
	245 MAIN ST	When was the debt incurred? 10/1/2015	
	Number Street	As of the date you file, the claim is: Check all that apply.	
		Contingent	
	DICKSON CITY Pennsylvania 18519 City State Zip Code	Unliquidated	
	Who incurred the debt? Check one.	Disputed	
	Debtor 1 only	Type of NONPRIORITY unsecured claim:	
	Debtor 2 only	Student loans	
	Debtor 1 and Debtor 2 only	Obligations arising out of a separation agreement or divorce that	
	At least one of the debtors and another	you did not report as priority claims	
	Check if this claim relates to a community debt	Debts to pension or profit-sharing plans, and other similar debts	
	Is the claim subject to offset?	✓ Other. Specify	
	<u>✓</u> No		
	Yes		
4.6	COMNWLTH FIN Nonpriority Creditor's Name	Last 4 digits of account number95N1	\$276.00
	960 N MAIN STREET	When was the debt incurred? 2/1/2013	
	Number Street	As of the date you file, the claim is: Check all that apply.	
		Contingent	
	SCRANTON Pennsylvania 18508	Unliquidated	
	City State Zip Code Who incurred the debt? Check one.	Disputed	
	Debtor 1 only	Type of NONPRIORITY unsecured claim:	
	Debtor 2 only	Student loans	
	Debtor 1 and Debtor 2 only		
	At least one of the debtors and another	Dbligations arising out of a separation agreement or divorce that you did not report as priority claims	
	Check if this claim relates to a community debt	Debts to pension or profit-sharing plans, and other similar debts	
	Is the claim subject to offset?	✓ Other. Specify	
	✓ No		
	□ V <sub>Q</sub> c		

Debtor 1 Kenesh Case 16-13016 Dec 1 Filed 04kl Glab Entered 04/16/16 (16/059:59 Desc Main First Name Documentary) Page 26 of 74

After listing any entries on this page, number them beginning	ng with 4.5, followed by 4.6, and so forth.	Total claim
A.7 COMNWLTH FIN  Nonpriority Creditor's Name 960 N MAIN STREET  Number Street	Last 4 digits of account number 34N1 When was the debt incurred? 12/1/2011  As of the date you file, the claim is: Check all that apply.	\$276.00
SCRANTON Pennsylvania 18508 City State Zip Code Who incurred the debt? Check one.  ✓ Debtor 1 only  ☐ Debtor 2 only  ☐ Debtor 1 and Debtor 2 only  ☐ At least one of the debtors and another  ☐ Check if this claim relates to a community debt Is the claim subject to offset?  ✓ No  ☐ Yes	Contingent Unliquidated Disputed  Type of NONPRIORITY unsecured claim: Student loans Obligations arising out of a separation agreement or divorce that you did not report as priority claims Debts to pension or profit-sharing plans, and other similar debts ✓ Other. Specify	
4.8 CREDENCE RESOURCE MANA Nonpriority Creditor's Name 17000 DALLAS PKWY STE 20 Number Street	Last 4 digits of account number 3600  When was the debt incurred? 2/1/2015  As of the date you file, the claim is: Check all that apply.	\$953.00
DALLAS Texas 75248 City State Zip Code Who incurred the debt? Check one.  ✓ Debtor 1 only  □ Debtor 2 only □ Debtor 1 and Debtor 2 only □ At least one of the debtors and another □ Check if this claim relates to a community debt Is the claim subject to offset? ✓ No □ Yes	Contingent Unliquidated Disputed  Type of NONPRIORITY unsecured claim: Student loans Obligations arising out of a separation agreement or divorce that you did not report as priority claims Debts to pension or profit-sharing plans, and other similar debts ✓ Other. Specify	
4.9 ENHANCED RECOVERY CO L  Nonpriority Creditor's Name 8014 BAYBERRY RD  Number Street	Last 4 digits of account number 4395  When was the debt incurred? 10/1/2012  As of the date you file, the claim is: Check all that apply.  Contingent	\$277.00
JACKSONVILLE Florida 32256 City State Zip Code  Who incurred the debt? Check one.  ✓ Debtor 1 only  □ Debtor 2 only □ Debtor 1 and Debtor 2 only □ At least one of the debtors and another □ Check if this claim relates to a community debt  Is the claim subject to offset? ✓ No □ Yes	Unliquidated Disputed Type of NONPRIORITY unsecured claim: Student loans Obligations arising out of a separation agreement or divorce that you did not report as priority claims Debts to pension or profit-sharing plans, and other similar debts Other. Specify	

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Part 2: Your NONPRIORITY Unsecured Claims - Continuation Page

	After listing any entries on this page, number them beginning	with 4.5, followed by 4.6, and so forth.	Total claim
4.10	First Financial	Last 4 digits of account number	\$800.00
	Nonpriority Creditor's Name 3220 Russell Street	When was the debt incurred?	
	Number Street	As of the date you file, the claim is: Check all that apply.	
		Contingent	
	San Diego California 92106 City State Zip Code	Unliquidated	
	Who incurred the debt? Check one.	Disputed	
	Debtor 1 only	Type of NONPRIORITY unsecured claim:	
	Debtor 2 only	Student loans	
	Debtor 1 and Debtor 2 only	Obligations arising out of a separation agreement or divorce that	
	At least one of the debtors and another	you did not report as priority claims	
	Check if this claim relates to a community debt	Debts to pension or profit-sharing plans, and other similar debts	
	Is the claim subject to offset?	Other. Specify	
	✓ No		
	Yes		
4.11	Northwestern Memorial Hospital Nonpriority Creditor's Name	Last 4 digits of account number	\$1,000.00
	251 East Huron Street	When was the debt incurred? n/a	
	Number Street	As of the date you file, the claim is: Check all that apply.	
		Contingent	
	Chicago Illinois 60611	Unliquidated	
	City State Zip Code Who incurred the debt? Check one.	Disputed	
	Debtor 1 only	Type of NONPRIORITY unsecured claim:	
	Debtor 2 only		
	Debtor 1 and Debtor 2 only	Student loans  Obligations origing out of a constation agreement or diverse that	
	At least one of the debtors and another	Obligations arising out of a separation agreement or divorce that you did not report as priority claims	
	Check if this claim relates to a community debt	Debts to pension or profit-sharing plans, and other similar debts	
	Is the claim subject to offset?	✓ Other. Specify	
	✓ No		
	Yes		
4.12	Optimus Realty	Last 4 digits of account number	\$4,280.00
	Nonpriority Creditor's Name 4441 N Milwaukee Ave	When was the debt incurred?	
	Number Street		
		As of the date you file, the claim is: Check all that apply.	
		Contingent	
	ChicagoIllinois60630CityStateZip Code	Unliquidated	
	Who incurred the debt? Check one.	Disputed	
	Debtor 1 only	Type of NONPRIORITY unsecured claim:	
	Debtor 2 only	Student loans	
	Debtor 1 and Debtor 2 only	Obligations arising out of a separation agreement or divorce that you did not report as priority claims	
	At least one of the debtors and another	Debts to pension or profit-sharing plans, and other similar debts	
	Check if this claim relates to a community debt	Other. Specify	
	Is the claim subject to offset?	<u> </u>	
	✓ No		
	Yes		

Kenesh Case 16-13016 D Dig 1 Filed 04kl-6/16 Entered 04/16/16 160:59:59 Desc Main Debtor 1 Document Page 28 of 74 Part 2: Your NONPRIORITY Unsecured Claims - Continuation Page After listing any entries on this page, number them beginning with 4.5, followed by 4.6, and so forth. **Total claim** 4.13 PEOPLES ENGY \$259.00 Last 4 digits of account number Nonpriority Creditor's Name 200 EAST RANDOLPH When was the debt incurred? 2/1/2016 Number Street As of the date you file, the claim is: Check all that apply. Contingent **CHICAGO** Illinois 60601 Unliquidated City State Zip Code Who incurred the debt? Check one. Disputed Debtor 1 only  $\overline{\mathbf{V}}$ Type of NONPRIORITY unsecured claim: Debtor 2 only Student loans Debtor 1 and Debtor 2 only Obligations arising out of a separation agreement or divorce that At least one of the debtors and another you did not report as priority claims Debts to pension or profit-sharing plans, and other similar debts Check if this claim relates to a community debt Other. Specify Is the claim subject to offset? **✓** No Yes 4.14 PEOPLES ENGY \$81.00 Last 4 digits of account number 6245 Nonpriority Creditor's Name 200 EAST RANDOLPH When was the debt incurred? 11/1/2011 Number Street As of the date you file, the claim is: Check all that apply. Contingent CHICAGO City Illinois 60601 Unliquidated Zip Code State

Who incurred the debt? Check one.  ☐ Debtor 1 only ☐ Debtor 2 only ☐ Debtor 1 and Debtor 2 only ☐ At least one of the debtors and another ☐ Check if this claim relates to a community debt Is the claim subject to offset? ☐ No ☐ Yes	Type of NONPRIORITY unsecured claim:  Student loans  Obligations arising out of a separation agreement or divorce that you did not report as priority claims  Debts to pension or profit-sharing plans, and other similar debts  ✓ Other. Specify	
South Shore Hospital   Nonpriority Creditor's Name   8012 South Crandon Ave.   Number   Street	Last 4 digits of account number	

Kenesh Case 16-13016 D D 0 1 

Debtor 1 Document Page 29 of 74 Your NONPRIORITY Unsecured Claims - Continuation Page After listing any entries on this page, number them beginning with 4.5, followed by 4.6, and so forth. Total claim 4.16 TLC Managment Co \$1,706.00 Last 4 digits of account number Nonpriority Creditor's Name 100 N. LaŠalle St., Suite 1200 When was the debt incurred? Number Street As of the date you file, the claim is: Check all that apply. Contingent Illinois 60602 Chicago Unliquidated City State Zip Code Who incurred the debt? Check one. Disputed Debtor 1 only  $\overline{\mathbf{A}}$ Type of NONPRIORITY unsecured claim: Debtor 2 only Student loans Debtor 1 and Debtor 2 only Obligations arising out of a separation agreement or divorce that At least one of the debtors and another you did not report as priority claims Debts to pension or profit-sharing plans, and other similar debts Check if this claim relates to a community debt Other. Specify Is the claim subject to offset? Judgment **✓** No Yes 4.17 TMobile \$200.00 Last 4 digits of account number Nonpriority Creditor's Name P.O. Box 742596 When was the debt incurred? Number Street As of the date you file, the claim is: Check all that apply. Contingent Cincinnati 45274 Ohio Unliquidated City State Zip Code Who incurred the debt? Check one. Disputed ✓ Debtor 1 only Type of NONPRIORITY unsecured claim: Debtor 2 only Student loans Debtor 1 and Debtor 2 only Obligations arising out of a separation agreement or divorce that At least one of the debtors and another you did not report as priority claims Debts to pension or profit-sharing plans, and other similar debts Check if this claim relates to a community debt Is the claim subject to offset?  $\square$ Other, Specify **✓** No Yes 4.18 US DEPT OF ED/GLELSI \$24,187.00 Last 4 digits of account number Nonpriority Creditor's Name 2401 INTÉRNATIONAL LN When was the debt incurred? Number As of the date you file, the claim is: Check all that apply.

Debtor 1 Kenesticase 16-13016 Dec 1 Filed 04k46446 Entered 04k46466659:59 Desc Main

Document Page 30 of 74 Part 2: Your NONPRIORITY Unsecured Claims - Continuation Page After listing any entries on this page, number them beginning with 4.5, followed by 4.6, and so forth. **Total claim** 4.19 Westwood College \$500.00 Last 4 digits of account number Nonpriority Creditor's Name 80 River Oaks Center # 111 When was the debt incurred? Number Street As of the date you file, the claim is: Check all that apply. Contingent Calumet City Illinois 60409 Unliquidated City State Zip Code Who incurred the debt? Check one. Disputed Debtor 1 only **~** Type of NONPRIORITY unsecured claim: Debtor 2 only Student loans Debtor 1 and Debtor 2 only Obligations arising out of a separation agreement or divorce that At least one of the debtors and another you did not report as priority claims Debts to pension or profit-sharing plans, and other similar debts Check if this claim relates to a community debt Other. Specify Is the claim subject to offset? **✓** No Yes 4.20 YBuy \$400.00 Last 4 digits of account number Nonpriority Creditor's Name PO Box790092 When was the debt incurred? Number Street As of the date you file, the claim is: Check all that apply. Contingent 63179 Saint Louis Missouri Unliquidated City Zip Code State Who incurred the debt? Check one. Disputed ✓ Debtor 1 only Type of NONPRIORITY unsecured claim: Debtor 2 only Student loans Debtor 1 and Debtor 2 only

 $\overline{\mathbf{A}}$ 

Other. Specify

Obligations arising out of a separation agreement or divorce that

Debts to pension or profit-sharing plans, and other similar debts

you did not report as priority claims

At least one of the debtors and another

Is the claim subject to offset?

✓ No Yes

Check if this claim relates to a community debt

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First Name Document Page 31 of 74

Part 3: List Others to Be Notified About a Debt That You Already Listed

collection agency agency here. Simi	is trying to collect ilarly, if you have mo	from you for a debt ore than one credito	at your bankruptcy, for a debt that you already listed in Parts 1 or 2. For example, if a you owe to someone else, list the original creditor in Parts 1 or 2, then list the collection of for any of the debts that you listed in Parts 1 or 2, list the additional creditors here. If you obts in Parts 1 or 2, do not fill out or submit this page.
Jay K Levy & Asso Name	155 Revere Drive # 2		On which entry in Part 1 or Part 2 did you list the original creditor?
155 Revere Drive			Line 4.16 of (Check one): Part 1: Creditors with Priority Unsecured Claims
Number Stree			Part 2: Creditors with Nonpriority Unsecured Claims
Northbrook	Illinois	60062	Last 4 digits of account number
City	State	Zip Code	

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6j. Total. Add lines 6f through 6i.

Part 4: Add the Amounts for Each Type of Unsecured Claim 6. Total the amounts of certain types of unsecured claims. This information is for statistical reporting purposes only. 28 U.S.C. §159. Add the amounts for each type of unsecured claim. **Total claims** \$0.00 **Total claims** 6a. Domestic support obligations. from Part 1 \$0.00 6b. Taxes and certain other debts you owe the government 6c. Claims for death or personal injury while you were intoxicated 6c. \$0.00 6d. Other. Add all other priority unsecured claims. Write that \$0.00 amount here. 6e. Total. Add lines 6a through 6d. \$0.00 **Total claims** \$24,187.00 **Total claims** 6f. Student loans from Part 2 6g. Obligations arising out of a separation agreement or divorce 6g. that you did not report as priority claims 6h. Debts to pension or profit-sharing plans, and other similar 6h. 6i. Other. Add all other nonpriority unsecured claims. Write that 6i. amount here.

\$36,759.00

6j.

	Case 16-1301	6 Doc 1 Filed 04	1/16/16 Entered	04/16/16 10:50:50	Dogo Main
Fill in this inform	nation to identify your case		716/16 Enleren	04/16/16 10:59:59	Desc Main
Debtor 1	Kenesha	Danielle	Keneard		
	First Name	Middle Name	Last Name		
Debtor 2 (Spouse, if filing	First Name	Middle Name	Last Name		
United States Ba	ankruptcy Court for the:	Northern	District of Illinois (State)		
Case number (If known)			(State)		
Official I	Form 106G				Check if this is an amended filing
Schedul	e G: Execut	ory Contracts a	and Unexpired	l Leases	12/1
	d, copy the additional p				ng correct information. If more onal pages, write your name and
1. Do you ha	ave any executory	contracts or unexpired	leases?		
No. Che	ck this box and file this fo	rm with the court with your other	schedules. You have nothing	g else to report on this form.	
Yes. Fill	in all of the information be	elow even if the contracts or leas	ses are listed on Schedule A	/B: Property (Official Form 106A	/B).
				state what each contract or lea amples of executory contracts an	
Person	or company with whor	m you have the contract or lea	ase	State what the contract	t or lease is for

		Case 16-1301	6 Doc 1 Filed 0	4/16/16 En	torad 0	<i>//16/16</i> 10	·E0·E0	Doso Mair	,
Fill	in this inform	ation to identify your case		4/10/10 FII	ereo u	4/10/10 10	.59.59	Desc Mair	1
Del	otor 1	Kenesha	Danielle	Keneard		_			
D-1	-40	First Name	Middle Name	Last Name					
	otor 2 ouse, if filing)	First Name	Middle Name	Last Name		_			
Uni	ted States Ba	ankruptcy Court for the:	Northern	District of Illinois		_			
Cas	se number			(State)					
	ficial F	orm 106H						I	Check if this is a amended filing
Sc	hedule	H: Your Co	odebtors						12/1
ever	y question.  Do you hav No Yes  Within the I	e any codebtors? (If yo	itional Page to this page. On the page of	list either spouse as	a codebtor.	)			, 
			oouse, or legal equivalent live v	vith you at the time?					
	☐ Y		tate or territory did you live?		Fill in the na	ame and current a	address of tha	t person.	
		Name of your spouse, for	ormer spouse, or legal equivale	ent					
		Number Street							
		City	State	Zip	Code				
3.	as a codebt	or only if that person i	tors. Do not include your sp s a guarantor or cosigner. N le G (Official Form 106G). Us	lake sure you have	listed the	creditor on <i>Sch</i>	edule D (Off	cial Form 106D	•

Column 2: The creditor to whom you owe the debt

Check all schedules that apply:

Column 1: Your codebtor

Fill in thi	s information to identify	y your case:			6/16 10	:59:59	Desc Ma	in	
		Docan		ige <del>33 o</del> i	7-7				
Debtor 1	Kenesha	Danielle	Keneard		_				
	First Name	Middle Name	Last Name	<del>)</del>		Check if this	is:		
Debtor 2 Spouse if	filing) First Name	Middle Name	Last Name	`	_	☐ An amer	nded filing		
opouco,	······9/ First Name	Wildle Name	Lastiname	;		=	ŭ	nact natition a	hantar 1
Jnited Stat	es Bankruptcy Court for the:	Northern	District of Illinois	3	_		ement showing p es as of the follow		парієї т
			(State	<del>!</del> )				Ü	
Case numb If known)					-	MM / DI	D / YYYY		
	al Form 106l Iule I: Your Inc	come							12/1
ages, w	rite your name and ca	e. If more space is neede se number (if known). An nt	nswer every					y addition	nal
	Fill in your employment information.		Debtor 1			Debtor 2			
	information.	Employment status	✓ Employed			Employ	vod.		
	If you have more than one		Not Employed			Not Employed			
	job, attach a separate page with		INOT Employ	/ea		☐ Not En	рюуеа		
	information about additional	Occupation	Teller						
	employers.	Employer's name	JP Morgan Cha	ase Bank NA					
	Include part time, seasonal,								
	or	Employer's address	1111 Polaris Parkway Number Street			Number Street			
	self-employed work.								
	Occupation may include								
	student								
	or homemaker, if it applies.		Columbus	Ohio	43240				
			City	State	Zip Code	City	State	e Zip Code	
		How long employed there?	1 year 3 months	3					
		non long omployed there							
Dort 2	Civa Dataila Abaut I	Monthly Income							
rail 2.	Give Details About I	wonting income							
Estimate are separa		date you file this form. If you ha	ave nothing to rep	oort for any lin	e, write \$0 in the s	space. Include	e your non-filing	spouse unles	ss you
•		ore than one employer, combine th	ne information for	all employers	for that person or	the lines bel	ow. If you need	more space. a	attach
	e sheet to this form.				2.00 01		•		
				For	Debtor 1	For Debte			
0						non-filing	spouse		
		<ul><li>y, and commissions (before all lculate what the monthly wage wo</li></ul>		<u> </u>	\$2,251.30				
	, .	, ,		<b>.</b>	, 60.00				
ગ. <b>⊏ડ</b> ાાા	mate and list monthly overt	iiiie pay.		3.	+ \$0.00				

4. Calculate gross income. Add line 2 + line 3.

\$2,251.30

Debtor 1 Kenesha Case 16-13016 Da Debtor 1 Filed 04/416/116 Entered @4116/16 10:59:59 Desc Main Middle Name Documentame Page 36 of 74 For Debtor 2 or For Debtor 1 non-filing spouse Copy line 4 here 4 \$2,251.30 5. List all payroll deductions: \$532.89 5a. Tax, Medicare, and Social Security deductions 5a. 5b. 5b. Mandatory contributions for retirement plans \$69.64 5c. Voluntary contributions for retirement plans 5c. \$0.00 5d. Required repayments of retirement fund loans 5d. \$0.00 5e. Insurance 5e. \$0.00 5f. Domestic support obligations 5f. \$0.00 5g. Union dues 5g. \$0.00 5h. Other deductions. Specify: 5h. -\$0.00 6. Add the payroll deductions. Add lines 5a + 5b + 5c + 5d + 5e + 5f + 5g + 5h. 6. \$602.53 7. Calculate total monthly take-home pay. Subtract line 6 from line 4. 7. \$1,648,77 8. List all other income regularly received: 8a. Net income from rental property and from operating a business, profession, or farm Attach a statement for each property and business showing gross receipts, ordinary and necessary business expenses, and the total \$0.00 8a. monthly net income. 8b. Interest and dividends 8b. \$0.00 8c. Family support payments that you, a non-filing spouse, or a dependent regularly receive Include alimony, spousal support, child support, maintenance, divorce settlement, and property settlement. 8c. \$0.00 8d. Unemployment compensation 8d. \$0.00 8e. Social Security 8e. \$0.00 8f. Other government assistance that you regularly receive Include cash assistance and the value (if known) of any non-cash assistance that you receive, such as food stamps (benefits under the Supplemental Nutrition Assistance Program) or housing subsidies 8f. \$0.00 \$0.00 8g. Pension or retirement income 8g. 8h. Other monthly income. Specify: 8h. -\$0.00 9. Add all other income Add lines 8a + 8b + 8c + 8d + 8e + 8f +8g + 8h. 9. \$0.00 10. Calculate monthly income. Add line 7 + line 9. \$1,648.77 \$1,648.77 10 Add the entries in line 10 for Debtor 1 and Debtor 2 or non-filing spouse 11. State all other regular contributions to the expenses that you list in Schedule J. Include contributions from an unmarried partner, members of your household, your dependents, your roommates, and other friends or Do not include any amounts already included in lines 2-10 or amounts that are not available to pay expenses listed in Schedule J. 11. + \$0.00 Specify: 12. Add the amount in the last column of line 10 to the amount in line 11. The result is the combined monthly income. 12. **\$1,648.7**7 Write that amount on the Summary of Schedules and Statistical Summary of Certain Liabilities and Related Data, if it applies Combined monthly income 13. Do you expect an increase or decrease within the year after you file this form? Yes. Explain:

	Case 16-1301		4/16/16 Entered 04/1	6/16 10:59:59	Desc Ma	ain
Fill in this inform	ation to identify your case	e:	<u> </u>			
Debtor 1	Kenesha	Danielle	Keneard			
	First Name	Middle Name	Last Name			
Debtor 2	\ <del>=</del>			Check if this is:		
(Spouse, if filing	First Name	Middle Name	Last Name	An amended filing	J	
United States Ba	ankruptcy Court for the:	Northern	District of Illinois	A supplement sho	•	•
Case number			(State)	expenses as of th	e following date	e:
(If known)				MM / DD / YYYY	<del></del>	
Official F	Form 106J					
Schadul	e J: Your Ex	nancac				12/1
		-				12/1
nformation. If n	•		filing together, both are equally orm. On the top of any additiona		-	mber
	ribe Your Househo	old				
1. Is this a join						
✓ No. Go						
☐ Yes. Do	es Debtor 2 live in a se	parate household?				
		<b>F</b> a. <b>a. c</b>				
L	No					
	Yes. Debtor 2 must file	Official Forms 106J-2, Expens	es for Separate Household of Debto	or 2.		
2. Do you have	dependents? 🗸 N	0				
Do not list De		es. Fill out this information for	Dependent's relationship to	Dependent's	Does depe	endent live
Debtor 2.	ea	ach dependent	Debtor 1 or Debtor 2	age	with you?	
3. Do your exp	Tall N	0				
expenses of than	people other	O				
yourself and	your Ye	es				
dependents	?					
Part 2: Estim	nate Your Ongoing	Monthly Expenses				
·			ou are using this form as a supp	lement in a Chapter 13 ca	ase to report	
expenses as o applicable date		uptcy is filed. If this is a supp	plemental Schedule J, check the	box at the top of the form	n and fill in th	ne
		ash government assistance i on Schedule I: Your Income				Your expenses
	or home ownership exp the ground or lot. 4.	enses for your residence. Inc	clude first mortgage payments and		4	\$500.00
•	ded in line 4:				4.	
4a. Real est					46	¢0.00
	, homeowner's, or renter	's insurance			4a	\$0.00
					4b.	\$0.00
4c. Home m	naintenance, repair, and u	pkeep expenses			4c.	\$0.00

\$0.00

4d.

4d. Homeowner's association or condominium dues

Debtor 1 Kenest Case 16-13016 DE DEC 1 Filed 04/46/466 Entered 04/41/6/166/166/360/59:59 Desc Main

Document Page 38 of 74 Your expenses 5. Additional mortgage payments for your residence, such as home equity loans \$0.00 5. 6. Utilities: 6a. Electricity, heat, natural gas \$200.00 6a. 6b. Water, sewer, garbage collection \$0.00 6b. 6c. Telephone, cell phone, Internet, satellite, and cable services \$120.00 6c. 6d. Other. Specify: \$0.00 6d 7. Food and housekeeping supplies \$450.00 7. 8. Childcare and children's education costs \$0.00 8. 9. Clothing, laundry, and dry cleaning \$150.00 9. 10. Personal care products and services \$100.00 10. 11. Medical and dental expenses \$0.00 11. 12. Transportation. Include gas, maintenance, bus or train fare. \$150.00 12. Do not include car payments 13. Entertainment, clubs, recreation, newspapers, magazines, and books \$0.00 13. 14. Charitable contributions and religious donations \$0.00 14. 15. Insurance. Do not include insurance deducted from your pay or included in lines 4 or 20. 15a. Life insurance \$0.00 15a 15b. Health insurance \$0.00 15b 15c. Vehicle insurance \$0.00 15c 15d. Other insurance. Specify: \$0.00 15d 16. Taxes. Do not include taxes deducted from your pay or included in lines 4 or 20. \$0.00 16 17. Installment or lease payments: 17a. Car payments for Vehicle 1 \$0.00 17a 17b. Car payments for Vehicle 2 17b \$0.00 17c. Other. Specify: \$0.00 17c 17d. Other. Specify: \$0.00 17d 18. Your payments of alimony, maintenance, and support that you did not report as deducted from \$0.00 your pay on line 5, Schedule I, Your Income (Official Form 106l). 18. 19. Other payments you make to support others who do not live with you. Specify: \$0.00 19. 20.Other real property expenses not included in lines 4 or 5 of this form or on Schedule I: Your Income. 20a. Mortgages on other property \$0.00 20a 20b. Real estate taxes 20b. \$0.00 20b 20c. Property, homeowner's, or renter's insurance \$0.00 20c 20d. Maintenance, repair, and upkeep expenses 20d. \$0.00 20d 20e. Homeowner's association or condominium dues \$0.00 20e

Debtor 1	Keneshase 16-13016 First Name	Daile 1 Middle Name	Filed 04kl 6/16/16 Document	Entered 04/16/16/16/16:59:59 Page 39 of 74	Desc Main	
21. <b>Other.</b>	Specify:		2004	. 490 00 0	21	\$0.00
	late your monthly expenses.					\$1,670.00
	dd lines 4 through 21.					\$0.00
22b. C	opy line 22 (monthly expenses for	Debtor 2), if ar	y, from Official Form 106J	-2		\$1,670.00
22c. A	dd line 22a and 22b. The result is	your monthly ex	rpenses.		22.	
23. Calcul	ate your monthly net income.					
23a. C	opy line 12 (your combined month	ly income) fron	n Schedule I.		23a	\$1,648.77
23b. C	opy your monthly expenses from li	ne 22 above.			23b	\$1,670.00
	ubtract your monthly expenses from		income.			(\$21.23)
T	he result is your monthly net inco	me.			23c	
24. <b>Do yo</b>	u expect an increase or decrea	se in your exp	enses within the year af	ter you file this form?		
For e	xample, do you expect to finish pa	vina for vour ca	r loan within the vear or do	vou expect vour		
	age payment to increase or decre					
<b>✓</b> N	lo					
— П Y	es					
_	Explain here:					
	елріантнеге.					

	Case 16-13016	Doc 1 Filed 0/	1/16/16 Ento	red 04/16/16 10:59:59	Doce Main
Fill in this inf	formation to identify your case:		,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,	PH 04/10/10 10.59.59	Desc Main
Debtor 1	Kenesha	Danielle	Keneard		
	First Name	Middle Name	Last Name		
Debtor 2 (Spouse, if f	iling) First Name	Middle Name	Last Name		
United State	es Bankruptcy Court for the:	Northern	District of Illinois		
Cooo numbe	or		(State)		
Case number (If known)	aı			<del></del>	
Officia	l Form 106Ded	2		<u></u>	Check if this is a amended filing
Declar	ation About an	Individual Del	otor's Sche	dules	12/1
If two marrie	ed people are filing together	, both are equally responsib	le for supplying corre	ect information.	
1519, and 35	71. ign Below u pay or agree to pay somed				rs, or both. 18 U.S.C. §§ 152, 1341,
	s. Name of person		Attach Bankrup Signature (Offic	tcy Petition Preparer's Notice, Declar ial Form 119).	ration, and
that the	penalty of perjury, I declare ey are true and correct.	that I have read the summar	-	d with this declaration and	
	nesha Keneard re of Debtor 1		X Sign	ature of Debtor 2	
Signatu	ile oi Debioi I		Signa	alure of Deblor 2	
_	<u>/16/2016</u>		Date		
l N	MM/DD/YYYY			MM/DD/YYYY	

Fill in this	Case information to ide	16-13016 ntify your case:		-iled	04/16/16	Entered 04	<b>/16/16 10</b> :	59:59	Desc I	Main
Debtor 1	Kenesha	mily your oaco.	Danielle		Keneard	J				
300101	First Nam	ie	Middle N	lame	Last Nan	ne				
Debtor 2 Spouse,	if filing) First Nam	ıe.	Middle N	lame	Last Nar	ne				
	tates Bankruptcy C		Northern	iai iio	District of Illino					
		out for the.	Northern		(Sta					
Case nur If known)										
Offici	al Form	107					<b>-</b>			Check if this is a amended filing
			al Affaire	for	Individua	le Filina	for Ran	krunt	cv.	12/
									_	information. If more
										. Answer every question
Part 1:	Give Details A	About Your	Marital Status	and V	Where You Live	ed Before				
ı. w	hat is your curre	nt marital stat	us?							
	Married									
ľ	Not married									
2. D	uring the last 3 ye	ars, have you	lived anywhere of	ther tha	an where you live I	now?				
	T No									
	No									
<b>∠</b>	₫	e places you liv	red in the last 3 year	rs. Do n	not include where yo	u live now.				
_ _	Yes. List all of th	e places you liv	ed in the last 3 yea						D	ates Debtor 2 lived
Ľ	₫	e places you liv	ed in the last 3 yea		s Debtor 1 lived	u live now.  Debtor 2:				ates Debtor 2 lived nere
Ľ ▼	Yes. List all of th	e places you liv	ed in the last 3 year	Dates	s Debtor 1 lived	Debtor 2:	Debtor 1			nere
L	Yes. List all of th		ed in the last 3 year	Dates	s Debtor 1 lived		Debtor 1			
<u></u>	Yes. List all of th	ce	ed in the last 3 yea	Dates	s Debtor 1 lived	Debtor 2:			th	nere
<u></u>	Yes. List all of th  Debtor 1:  7247 S Constan	ce	ed in the last 3 year	Dates	s Debtor 1 lived	Debtor 2:			th	Same as Debtor 1
<u> </u>	Yes. List all of the Debtor 1:  7247 S Constant Number Street Chicago	ce	60649	Date: there	s Debtor 1 lived	Debtor 2:  Same as  Number Stre	et	Zin Co	tr	Same as Debtor 1
<u> </u>	Yes. List all of the Debtor 1:  7247 S Constant Number Street	ce		Date: there	s Debtor 1 lived	Debtor 2:  Same as  Number Stree	et State	Zip Co	tr	Same as Debtor 1
	Yes. List all of th  Debtor 1:  7247 S Constan  Number Street  Chicago  City	ce	60649	Date: there	s Debtor 1 lived	Debtor 2:  Same as  Number Stre	et State	Zip Co	tr	Same as Debtor 1
	Yes. List all of the Debtor 1:  7247 S Constant Number Street Chicago	ce  Illinois  State	60649	Date: there	s Debtor 1 lived	Debtor 2:  Same as  Number Stree	et State Debtor 1	Zip Cc	th C	Same as Debtor 1
	Yes. List all of th  Debtor 1:  7247 S Constan  Number Street  Chicago City  6956 S Jeffery	ce  Illinois  State	60649	Date: there	2/1/2015 1/1/2016	Debtor 2:  Same as  Number Stree  City  Same as	et State Debtor 1	Zip Co	th C	Same as Debtor 1  Tom  Same as Debtor 1  Same as Debtor 1
	Yes. List all of th  Debtor 1:  7247 S Constan  Number Street  Chicago City  6956 S Jeffery	ce  Illinois  State	60649	Prometer To	2/1/2016 2/1/2014	Debtor 2:  Same as  Number Stree  City  Same as	et State Debtor 1	Zip Co	th C	Same as Debtor 1  Tom  Same as Debtor 1  Same as Debtor 1

<u>Filed 04/ଧୀର/ଧୀର Entered </u>04/ଧୀର/ଧୀର ଧାର:59:<u>59 Desc Main</u> Document Page 42 of 74 Debtor 1 Kenest Case 16-13016 D DIGE 1
First Name Middle Name

-ar	Explain the Sources of Your Inc	ome			
4.	Did you have any income from employment Fill in the total amount of income you received fr activities. If you are filing a joint case and you have No Yes. Fill in the details.	om all jobs and all businesses,	including part-time	•	
		Debtor 1		Debtor 2	
		Sources of income Check all that apply.	Gross income (before deductions and exclusions)	Sources of income Check all that apply.	Gross income (before deductions and exclusions)
	From January 1 of current year until the date you filed for bankruptcy:	✓ Wages, commissions, bonuses, tips  Operating a business	\$6607.08	Wages, commissions, bonuses, tips Operating a business	
	For last calendar year: (January 1 to December 31, 2015)  YYYY	<ul><li>✓ Wages, commissions, bonuses, tips</li><li>☐ Operating a business</li></ul>	\$15339.00	Wages, commissions, bonuses, tips Operating a business	
	For the calendar year before that: (January 1 to December 31,	Wages, commissions, bonuses, tips Operating a business	\$9619.00	Wages, commissions, bonuses, tips Operating a business	
5.	Did you receive any other income during this Include income regardless of whether that income benefit payments; pensions; rental income; intere and you have income that you received together, I List each source and the gross income from each No Yes. Fill in the details.	e is taxable. Examples of other st; dividends; money collected ist it only once under Debtor 1.	income are alimony; child su from lawsuits; royalties; and	gambling and lottery winnings.	
		Debtor 1		Debtor 2	
		Sources of income Describe below.	Gross income from each source (before deductions and exclusions)	Sources of income Describe below.	Gross income from each source (before deductions and exclusions)
	From January 1 of current year until the date you filed for bankruptcy:				
	For last calendar year: (January 1 to December 31,				
	For the calendar year before that: (January 1 to December 31,				

Debtor 1 Keneshase 16-13016 Debet 1
First Name Middle Name Filed 04k46k46 Entered 04k46k16k16k359:59 Desc Main Document Page 43 of 74

Pa	rt 3:	List Ce	rtain Pa	yments Y	ou Made Before	You Filed for Bar	nkruptcy		
6.	Are e	either Dek	otor 1's o	Debtor 2's	debts primarily con	sumer debts?			
					tor 2 has primarily o	consumer debts. Cons	sumer debts are defined in 11	U.S.C. § 101(8) as "incurro	ed by an individual primarily
		Durin	ng the 90 d	ays before y	ou filed for bankruptcy	, did you pay any credito	or a total of \$6,425* or more?		
			No. Go to	line 7.					
			total	amount you	paid that creditor. Do	more in one or more paymer or domestic support obligation attorney for this bankruptcy of	ns, such as		
		* Sub	ject to adj	ustment on 4	/01/19 and every 3 ye	ars after that for cases f	iled on or after the date of adj	ustment.	
	<b>✓</b> '	es. <b>Debt</b>	or 1 or D	ebtor 2 or b	oth have primarily o	consumer debts.			
		Durin	ng the 90 d	ays before y	ou filed for bankruptcy	, did you pay any credito	or a total of \$600 or more?		
			No. Go to	line 7.					
			Yes. List I	below each c	not include payments		ore and the total amount you p oligations, such as child supp ankruptcy case.		
						Dates of payment	Total amount paid	Amount you still owe	Was this payment for
		Creditor's							Mortgage Car Credit card Loan repayment Suppliers or
		City		State	Zip Code				vendors  Other
		Creditor's	s Name						─
		Number	Street						Credit card  Loan repayment
									Suppliers or
		City		State	Zip Code				vendors  Other
		Creditor's	s Name						─
		Number	Street						Credit card
									Loan repayment
		City		State	Zip Code				Suppliers or vendors
		City		Siale	Zip Code				Othor

**⊳ଇ⊚େ** 1 Filed 04kl 6/16 Entered 04/16/16 160:59:59 Desc Main Debtor 1 Document Page 44 of 74 Within 1 year before you filed for bankruptcy, did you make a payment on a debt you owed anyone who was an insider? Insiders include your relatives; any general partners; relatives of any general partners; partnerships of which you are a general partner; corporations of which you are an officer, director, person in control, or owner of 20% or more of their voting securities; and any managing agent, including one for a business you operate as a sole proprietor. 11 U.S.C. § 101. Include payments for domestic support obligations, such as child support and alimony. Yes. List all payments to an insider. Dates of Total amount paid Amount you still Reason for this payment payment owe Insider's Name Number Street City State Zip Code Insider's Name Number Street City State Zip Code Within 1 year before you filed for bankruptcy, did you make any payments or transfer any property on account of a debt that benefited an Include payments on debts guaranteed or cosigned by an insider. Yes. List all payments that benefited an insider. Dates of Total amount paid Amount you still Reason for this payment payment owe Include creditor's name Insider's Name Number Street City State Zip Code Insider's Name Number Street City State Zip Code

Debtor 1 Keneshase 16-13016 Dane 1 First Name Middle Name Filed 04k16416 Entered 04416416 110:59:59 Desc Main

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Part 4: Identify Legal Actions, Repossessions, and Foreclosures

	such matters, includ	filed for bankruptcy, wing personal injury cases						ody modifications, and contract
	lo es. Fill in the details.							
			Nature c	of the case	Court or age	ncy		Status of the case
	Case title							Pending
		_			Court Name			On appeal
	Case number				Number Stree	et		Concluded
		_			<u>O:h :</u>	Otata	7:- OI-	
	Case title				City	State	Zip Code	
					Court Name			Pending
	Case number				Court Name			On appeal
	Case number				Number Stree	et		Concluded
					City	State	Zip Code	
☐ ✓	No. Go to line 11. Yes. Fill in the inform	ation below.		Describe the proper	ty		Date	Value of the property
	TLC Managment Co	).		Paycheck being garnis	shed		1/1/2016	\$957
	Creditor's Name							
	100 N. LaSalle St., S	uite 1200		Explain what happer	ned			
	Number Street							
				Property was repo				
				Property was fore  ✓ Property was garr				
	Chicago City	Illinois 6060 State Zip Co		Property was gain		evied.		
	Oity	Otate Zip oc	Suc	Describe the proper			Date	Value of the property
	Creditor's Name				-			
	-			Explain what happen	ned			
	Number Street				_			
				Property was repo				
				Property was fore Property was garr				
	City	State Zip Co	nde	Property was gain		evied.		
	~,	2.p 00		_ · /	. , .			

Deb	tor 1	Kenest Case 16-13016 First Name		<u>d 04k16/16 Entered</u> 04/16/16 /16:59 cumentum Page 46 of 74	: <u>59 Desc</u>	Main
11.		nin 90 days before you filed foo ounts or refuse to make a payn		creditor, including a bank or financial institution, set o	off any amounts fr	om your
		Yes. Fill in the details.				
				Describe the action the creditor took	Date action was taken	Amount
		Creditor's Name				<del></del>
		Number Street			1	
		Number Street		Last 4 digits of account number: XXXX-		
		City State	Zip Code			
12.		iin 1 year before you filed for b iver, a custodian, or another o		f your property in the possession of an assignee for the	ne benefit of credi	itors, a court-appointed
	<b>✓</b>	No				
	П	Yes				
Part	5:	List Certain Gifts and Co	ontributions			
13.	Wit	thin 2 years before you filed fo	or bankruptcy, did you	give any gifts with a total value of more than \$600 per	person?	
	<b>✓</b>	No			•	
		Yes. Fill in the details for each	gift.			
		Gifts with a total value of mo	re than \$600	Describe the gifts	Dates you gave the gifts	Value
		Person to Whom You Gave the C	Gift			
		Number Street				
		City State	Zip Code			
		Person's relationship to you			-	
		Person to Whom You Gave the C	Gift			
		Number Street				
		City State	Zip Code			
		Person's relationship to you				

		FIRST Name	IVII	adie Name Do	ocumente Page 47 of 74		
14.	With	nin 2 years before yo	u filed for ba		give any gifts or contributions with a total value of mor	re than \$600 to ar	y charity?
	<b>✓</b>	No Yes. Fill in the details	for each gift or	r contribution.			
		Gifts with a total val	_		Describe the gifts	Dates you gave the gifts	Value
		Charity's Name					
		-					
		Number Street					
		City	State	Zip Code			
Part		List Certain Loss					_
15.		in 1 year before you bling?	filed for bank	ruptcy or since y	ou filed for bankruptcy, did you lose anything because	of theft, fire, othe	r disaster, or
		No Yes. Fill in the details.					
	ш	Describe the proper how the loss occurr		nd	Describe any insurance coverage for the loss	Date of your	Value of property lost
		now the loss occurr	ea		Include the amount that insurance has paid. List pending insurance claims on line 33 of <i>Schedule A/B: Property</i> .	loss	
Part	7:	List Certain Payn	nents or Tr	ansfers			
16.		in 1 year before you ing bankruptcy or pr			r anyone else acting on your behalf pay or transfer any	property to anyor	ne you consulted about
	Inclu	de any attorneys, bank			t counseling agencies for services required in your bankrupton	су.	
		No Yes. Fill in the details.					
					Description and value of any property transferred	Date payment or transfer was made	Amount of payment
		Semrad Law Firm			Semrad Law Firm - \$0.00	4/16/2016	\$0.00
		Person Who Was Pai					
		20 South Clark Street Number Street	28th Floor				
		Number Street					
		Chicago	Illinois	60606			
			State	Zip Code			
		Email or website addr None					
		Person Who Made the	e Payment, if N	lot You		<u> </u> 	
		Person Who Was Pai	d				
		Number Street					
		City	State	Zip Code			
		Email or website addr	ress				
		Person Who Made the	e Payment, if N	lot You			

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	No Yes. Fill in the details.						
			Description and value of any property	erty transferred	Date payment or transfer was made	Amou	nt of paymer
	Person Who Was Paid		-				
	Number Street		-				
	City State	Zip Code	-				
Inc	linary course of your business or fir ude both outright transfers and transfe asfers that you have already listed on thi No Yes. Fill in the details.	rs made as secur	ity (such as the granting of a security inte	erest or mortgage on	your property). Do	not incl	ude gifts and
			Description and value of any property transferred		property or paym ebts paid in exch		Date trans was made
	Person Who Received Transfer		-				
	Number Street		-				
	City State Person's relationship to you	Zip Code	-				
	Person Who Received Transfer		-				-
	Number Street		<del>-</del>				
	City State Person's relationship to you	Zip Code	_				
	ese are often called asset-protection do		u transfer any property to a self-settle	d trust or similar de	evice of which yo	u are a l	beneficiary?
	Yes. Fill in the details.		Description and value of the prop	erty transferred			Date trans
(Tr							was made

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Debtor 1 Kenesh Case 16-13016 DD 0 1

Debtor 1	Kenesh	<b>⊳Ð</b> @@ 1	Filed 04kar6#a66	Entered @4/41/6/1166/11k0/59:59	Desc Main
	First Name	Middle Name	Documetalite	Page 49 of 74	
Part 8:	List Certain Financial Ac	counts, Inst		osit Boxes, and Storage Units	

	or tra	in 1 year before you filed for bansferred? de checking, savings, money mar eratives, associations, and other	ket, or other financ	cial accounts				·	
		No Yes. Fill in the details.							
	_			Last 4	digits of account er	Type of instrum	account or nent	Date account was closed, sold, moved, or transferred	Last balance before closing or transfer
		Person Who Was Paid		— XXXX-			ecking vings		
		Number Street		<del></del>			ney market okerage ner		
		City State	Zip Code						
		Person Who Was Paid		XXXX-			ecking vings		
		Number Street		<u> </u>		Bro	ney market okerage		
		City State	Zip Code			Oth	er		
	valua	ou now have, or did you have wables?  No Yes. Fill in the details.	vithin 1 year befo		I for bankruptcy, a	ny safe deposi	it box or other deposito		cash, or other
									have it?
		Name of Financial Institution		Name					☐ No ☐ Yes
		Number Street		Number	Street				100
				City	State	Zip Code			
12	Llove	City State	Zip Code	other then	vour homo within	1 voor before v	you filed for bonkrupton		
22.	<b>✓</b>	e you stored property in a stora  No  Yes. Fill in the details.	ge unit or place	other than	your nome within	i year before y	ой піей тог рапкгиртсу	· •	
				Who else	had access to it?		Describe the content	s	Do you still have it?
		Name of Storage Facility		Name					☐ No
		Number Street		Number	Street				Yes
				City	State	Zip Code			
		City State	Zip Code						

Deb	tor 1	Keneshase 16-13016 Dage 1 First Name Middle Name	Filed 04ka Docume	thit <sup>me</sup> Paq	ntered 04/1 ge 50 of 74		1
Part	9:	Identify Property You Hold or Contro	I for Someo	ne Else			
23.	Do y	you hold or control any property that someone  No  Yes. Fill in the details.	e else owns? Ir	nclude any pro	pperty you borro	wed from, are storing for, or hold in tru	st for someone.
	ш	Too. I ill ill die detaile.	Where is the	e property?		Describe the contents	Value
		Owner's Name	Number Stre	eet		-	
		Number Street				-	
			- <del> </del>			_	
		0	City —	State	Zip Code		
		City State Zip Code					
		Give Details About Environmental Ir	nformation				
For	•	urpose of Part 10, the following definitions apply:					
	ha	nvironmental law means any federal, state, or loca azardous or toxic substances, wastes, or material i cluding statutes or regulations controlling the clea	nto the air, land,	soil, surface wa	ater, groundwater,		
		ite means any location, facility, or property as define used to own, operate, or utilize it, including dispo	•	vironmental law,	whether you now	own, operate, or utilize it	
		lazardous material means anything an environment xic substance, hazardous material, pollutant, contr			aste, hazardous s	substance,	
Rep		I notices, releases, and proceedings that you know	•		occurred.		
24.	Has	any governmental unit notified you that you	mav be liable o	r potentially lia	able under or in	violation of an environmental law?	
	<b>✓</b>	No	•				
		Yes. Fill in the details.	0	4-124		Fortune with the Year Land	Data of modes
			Governmen	ital unit		Environmental law, if you know it	Date of notice
		Name of site	Governmenta	al unit		-	
		Number Street	Number Stre	eet		-	
			City	State	Zip Code	-	
		City State Zip Code	_				
25.	Hav	e you notified any governmental unit of any re	elease of hazar	dous material	?		
	<b>✓</b>	No					
		Yes. Fill in the details.	0	4-124		Fortrom with the Year Law Y	Data of modes
			Governmen	ital unit		Environmental law, if you know it	Date of notice
		Name of site	Governmenta	al unit		-	
		Number Street	Number Stre	eet		-	
			City	State	Zip Code	-	
		City State Zip Code	_				

Debt	tor 1	Keneshase 16-130 First Name	016 □ <b>□ □ □ □ □</b> Middle Name		Entered 04/16 Page 51 of 74	<b>√1.6</b> ⁄1 <b>.</b> 0.59: <u>59</u>	Desc Main
26.	Hav	e you been a party in any	judicial or administra	tive proceeding under a	ny environmental law	? Include settlements	and orders.
		No Yes. Fill in the details.					
	_			Court or agency		Nature of the case	Status of the case
		Case title					Pending
				Court Name			On appeal
		Case number		Number Street			Concluded
				City State	Zip Code		
Part	11:	Give Details About Y	our Business or	Connections to Any	/ Business		
27.	With	nin 4 years before you file	d for bankruptcy, did	you own a business or h	nave any of the follow	ing connections to any	y business?
		A sole proprietor or sel	f-employed in a trade,	profession, or other activity	, either full-time or part-	time	
		A member of a limited  A partner in a partners		or limited liability partners	hip (LLP)		
		An officer, director, or r		a corporation			
		An owner of at least 59	% of the voting or equity	securities of a corporation	1		
		No. None of the above appli Yes. Check all that apply ab		e halow for each husiness			
	ш	res. Officer all trial apply ab			ure of the business		entification number Do not
							al Security number or ITIN.
		Business Name  Number Street				EIN:	
				Name of account	Name of accountant or bookkeeper		ess existed
		City State	e Zip Code			From	To
					ure of the business		entification number Do not al Security number or ITIN.
		Business Name				EIN:	
		Number Street		Name of account	ant or bookkeeper	Dates busine	ess existed
		City State	e Zip Code		·	From	To
				Describe the natu	ure of the business		entification number Do not all Security number or ITIN.
						EIN:	••••••••••••••••••••••••••••••••••
		Business Name					
		Number Street		Name of account	ant or bookkeeper	Dates busine	ss existed
		City State	e Zip Code			From	То

Debtor			<u> </u>	Desc Main
	First Name Middle Name	Document Pa	age 52 of 74	
	ithin 2 years before you filed for bankruptcy editors, or other parties.	, did you give a financial stater	nent to anyone about your business? Ind	clude all financial institutions,
<u> </u>	No Yes. Fill in the details below.			
_	res. I ill ill the details below.	Date issued		
	Name	MM/DD/YYYY		
	Number Street			
	City State Zip	Code		
Part 12	Sign Below			
and	ve read the answers on this Statement of F correct. I understand that making a false s kruptcy case can result in fines up to \$250,0 /s/ Kenesha Keneard	tatement, concealing property,	or obtaining money or property by fraud	in connection with a
	Signature of Debtor 1		Signature of Debtor 2	
	Date 4/16/2016		Date	
Did	you attach additional pages to Your Stater	nent of Financial Affairs for Inc	lividuals Filing for Bankruptcy (Official F	orm 107)?
✓	No			
	Yes			
Did	you pay or agree to pay someone who is n	ot an attorney to belo you fill o	-t l l t t O	
	you pay or agree to pay someone who is in	ot an attorney to help you hill of	ut bankruptcy forms?	
<u> </u>	No	or an accomey to help you mil or		
		ot an attorney to help you his or	Attach the Bankruptcy Petition  Declaration, and Signature (Of	•

Filed 04k16k16 Entered 04k16k16 14ଭ:59:<u>59 Desc Main</u> Documente Page 53 of 74 Debtor 1 Kenest Case 16-13016 D DIGE 1
First Name Middle Name

Additional Page

2	During the I	last 3 vears	have you	ı lived anv	where other	than where	you live now?
∠.	During the i	iasi s years	, mave you	i iivea aiij	WILCIG OUICI	ulali Wilcic	you live now:

Debtor 1:			Dates Debtor 1 lived there	Debtor 2:	Dates Debtor 2 lived there
				Same as Debtor 1	Same as Debtor 1
10050 s Bensley	ave		F		F
Number Street			From <u>4/1/2012</u>	Number Street	From
			To <u>2/1/2014</u>		To
Chicago	Illinois	60617	_		<del></del>
City	State	Zip Code	_	City State Zip Code	
		•		Same as Debtor 1	Same as Debtor 1
Number Street			— From	Number Street	— From
			To		To
City	State	Zip Code	_	City State Zip Code	<u> </u>
-				Same as Debtor 1	Same as Debtor 1
Number Street			— From	Number Street	From
			To		To
City	State	Zip Code	_	City State Zip Code	
				Same as Debtor 1	Same as Debtor 1
Number Street			From	Number Street	
			To		To
City	State	Zip Code	_	City State Zip Code	<u> </u>
				Same as Debtor 1	Same as Debtor 1
Number Street			— From	Number Street	From
			To		To
City	State	Zip Code	_	City State Zip Code	
				Same as Debtor 1	Same as Debtor 1
Number Street	:		— From	Number Street	— From
			To		To
City	State	Zip Code	_	City State Zip Code	<u> </u>

	Case 16-1301	6 Doc 1 Filed 0	)4/16/16 F	ntered 04/16/16 10:59:59	Desc Main
Fill in this informa	ation to identify your case			0/10 10.00.00	Descrivant
Debtor 1	Kenesha	Danielle	Keneard		
Debtor 2	First Name	Middle Name	Last Name		
(Spouse, if filing)	First Name	Middle Name	Last Name	•	
United States Ba	nkruptcy Court for the:	Northern	_ District of Illinois	<u> </u>	
Case number (If known)			(State	<u> </u>	
	orm 108				Check if this is an amended filing
Stateme	nt of Intenti	on for Individu	ıals Filing	Under Chapter 7	12/15
■ creditors have ■ you have lease You must file this whichever is ear	e claims secured by you sed personal property a s form with the court v lier, unless the court e	and the lease has not expire within 30 days after you file ktends the time for cause. Y	ed. your bankruptcy p ou must also sen	petition or by the date set for the meeti d copies to the creditors and lessors y	•
•	eople are filing togethe ust sign and date the	•	qually responsible	e for supplying correct information.	

Be as complete and accurate as possible. If more space is needed, attach a separate sheet to this form. On the top of any additional pages, write your name and case number (if known).

#### Part 1: List Your Creditors Who Have Secured Claims 1. For any creditors that you listed in Part 1 of Schedule D: Creditors Who Have Claims Secured by Property (Official Form 106D), fill in the information below. Did you claim the property Identify the creditor and the property that is collateral What do you intend to do with the property that secures a debt? as exempt on Schedule C? No. Creditor's Surrender the property. name: Yes. Retain the property and redeem it. Description of Retain the property and enter into a property Reaffirmation Agreement. securing debt: Retain the property and [explain]: Creditor's Surrender the property. No. name: Yes. Retain the property and redeem it. Description of Retain the property and enter into a property Reaffirmation Agreement. securing debt: Retain the property and [explain]: Surrender the property. No. Creditor's name: Yes. Retain the property and redeem it. Description of Retain the property and enter into a property Reaffirmation Agreement. securing debt: Retain the property and [explain]: No. Creditor's Surrender the property. name: Yes. Retain the property and redeem it. Description of Retain the property and enter into a property Reaffirmation Agréement. securing debt: Retain the property and [explain]:

Debtor	Case 16-13016	Doc 1	Filed 04/16/16	Entered 04/16/16 10:59:	:59	Desc Main	
Deptoi	Kenesna	Danielle	Documontalu	Dago bb of 77			
1	First Name	Middle Nam	e Document	i age 33 of 17			

#### Part 2: List Your Unexpired Personal Property Leases

For any unexpired personal property lease that you listed in Schedule G: Executory Contracts and Unexpired Leases (Official Form 106G), fill in the information below. Do not list real estate leases. Unexpired leases are leases that are still in effect; the lease period has not yet ended. You may assume an unexpired personal property lease if the trustee does not assume it. 11 U.S.C. § 365(p)(2).

Will the lease be assumed?
☐ No ☐ Yes
□ No □ Yes
□ No □ Yes
□ No □ Yes
□ No □ Yes
□ No □ Yes
□ No □ Yes
intention about any property of my estate that secures a debt and any personal propert
*
Signature of Debtor 1
Date
MM/DD/YYYY

B 203 (12/94)

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### **UNITED STATES BANKRUPTCY COURT**

### **Northern District of Illinois**

In re	Kenesha Danielle Keneard	C	ase No.			
	Debtor			(If known)		
		C	hapter	Chapter 7		
	DISCLOSURE OF COMPI	ENSATION OF ATTOR	NEY FO	R DEBTOR		
1.	Pursuant to 11 U.S.C. § 329(a) and Fed. Bankr. compensation paid to me within one year before rendered or to be rendered on behalf of the debt	the filing of the petition in bankrupt	cy, or agreed to	be paid to me, for services		
	For legal services, I have agreed to accept					
	Prior to the filing of this statement I have receive	ed		\$0.00		
	Balance Due			\$1,365.00		
2.	The source of the compensation paid to me was					
	<b>✓</b> Debtor	Other (specify)				
3.	The source of the compensation paid to me is:					
	<b>✓</b> Debtor	Other (specify)				
4.	I have not agreed to share the above-disclosmembers and associates of my law firm.	sed compensation with any other pe	erson unless the	ey are		
	I have agreed to share the above-disclosed members or associates of my law firm. A control the people sharing in the compensation, is a	ppy of the agreement, together with				
5.	In return for the above-disclosed fee, I have agr	eed to render legal service for all a	spects of the ba	ankruptcy case, including:		

- a. Analysis of the debtor's financial situation, and rendering advice to the debtor in determining whether to file a petition in bankruptcy;
- b. Preparation and filing of any petition, schedules, statements of affairs and plan which may be required;
- c. Representation of the debtor at the meeting of creditors and confirmation hearing, and any adjourned hearings thereof;

CERTIFICATION
Location that the femoment is a complete statement of any company of an appropriate and femoment to the femoment of any complete statement of any company of the statement of any company of the statement of the

Case 16-13016 Doc 1 Filed 04/16/16 Entered 04/16/16 10:59:59 Desc Main Document Page 57 of 74 not include the following services:

I certify that the foregoing is a complete statement of any agreement or arrangement for payment to me for representation of the debtor(s) in this bankruptcy proceedings.					
4/16/2016	/s/ Mike Miller				
Date	Signature of Attorney				
	Semrad Law Firm				
	Name of law firm				
	Signature of Attorney  Semrad Law Firm				

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B 203 (12/94)

### **UNITED STATES BANKRUPTCY COURT**

#### Northern District of Illinois

in re	Kenesha Danielle Keneard		Case No.	
•	Debtor			(If known)
			Chapter	Chapter 7
	DISCLOSURE OF	COMPENSATION C	F ATTORNEY FOR	R DEBTOR
1.	Pursuant to 11 U.S.C. § 329(a) and F compensation paid to me within one rendered or to be rendered on behalf	year before the filing of the peti	tion in bankruptcy, or agreed to	be paid to me, for services
	For legal services, I have agreed to	accept		\$1,365.00
	Prior to the filing of this statement I l	nave received		\$0.00
	Balance Due			\$1,365.00
2.	The source of the compensation paid	to me was:		
	<b>✓</b> Debtor	Other (specify)		
3.	The source of the compensation paid	to me is:		
	<b>✓</b> Debtor	Other (specify)		
4.	I have not agreed to share the all members and associates of my		ith any other person unless the	y are
	I have agreed to share the above members or associates of my la the people sharing in the comper	w firm. A copy of the agreemen		
5.	In return for the above-disclosed fee.  a. Analysis of the debtor's finance bankruptcy;			
	b. Preparation and filing of any p	petition, schedules, statements	of affairs and plan which may b	e required;

c. Representation of the debtor at the meeting of creditors and confirmation hearing, and any adjourned hearings thereof;

KK

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6. By agreement with the debtor(s), the above-disclosed fee does not include the following services:

	CERTIFICATION
I certify that the foregoing is a com the debtor(s) in this bankruptcy proceed	plete statement of any agreement or arrangement for payment to me for representation of dings.
4/16/2016	/s/ Mike Miller
Date	Signature of Attorney
	Semrad Law Firm
	Name of law firm

#### CONTRACT FOR LEGAL SERVICES FOR REPRESENTATION IN A CHAPTER 7 BANKRUPTCY CASE

I do hereby retain the law firm of The Semrad Law Firm, LLC to represent my legal interests solely in a Bankruptcy case filed under Chapter 7 of the United States Bankruptcy Code. I further understand that this representation DOES NOT INCLUDE defending my interests in any adversary proceeding filed against me nor does this representation cover state court proceedings or criminal litigation.

I understand that The Semrad Law Firm, LLC is not going to charge me for time spent prior to the filing of my Chapter 7 case preparing and filing my petition. I also understand that The Semrad Law Firm, LLC may incur costs for such items as credit reports and tax transcripts for which it will not seek reimbursement.

After the bankruptcy case is filed, I understand that I will be presented with a second retainer agreement to pay The Semrad Law Firm, LLC \$1,365.00 attorney fees plus any necessary postpetition costs to represent my interests including preparation and amendment, if necessary, of schedules; preparation and attendance of the Section 341 Meeting of Creditors; review and attendance, if necessary, to motions for stay relief; review of any redemption agreements; review of any reaffirmation agreements; case administration and monitoring, motions to reopen, if necessary, as well as a post discharge review of my credit report to ensure accurate reporting. I further understand and agree that additional professional legal services will result in additional fees that are due The Semrad Law Firm, LLC. Some of the additional services and fees are as follows:

Representation in an Adversary Proceeding. \$350.00/hr.
Adding additional bills \$30.00
Motion to Reopen and Avoid Lien \$1000.00

I have been presented to two options regarding the filing fees of \$335.00 payable to the Bankruptcy Court. I have elected to either,

- 1. Pay the costs directly to the bankruptcy court either all at once, or apply to pay these costs in installments; or
- 1. Request that the firm pay these costs on my behalf after filing for which it will seek reimbursement from me.

I understand that once my bankruptcy is filed, I will not be legally obligated to pay any fees to The Semrad Law Firm, LLC. If any fees are owed to The Semrad Law Firm, LLC and not paid as of the filing of the bankruptcy, they will be discharged in the bankruptcy and may not be collected by The Semrad Law Firm, LLC or it assignees. After my bankruptcy is filed, I may sign a second retainer agreement promising to pay fees for the remainder of my representation in consideration of services to be performed by The Semrad Law Firm, LLC after the filing of my bankruptcy. I understand that I will be under no obligation to do so and can refuse to sign such an agreement. However, The Semrad Law Firm, LLC reserves the right to withdraw from my representation in the event that I do not sign a second retainer within 10 days after the filing of my case. I have been advised that I have a right to consult other counsel before I sign

Kenesha Keneard
Matter Number 473489-001 Initia

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the second retainer. Further, if I do not wish for The Semrad Law Firm, LLC to represent me, I always have the right to seek any other legal counsel.

I further understand that the fee to be paid pursuant to the terms of this Contract is a flat fee, and that this fee shall immediately become the property of The Semrad Law Firm, LLC, in exchange for a commitment by The Semrad Law Firm, LLC, to provide the legal services described above. Said funds will be deposited into the main bank account owned by The Semrad Law Firm, LLC, and will be used for general expenses of the firm.

As The Semrad Law Firm, LLC has duties to me as its client, I likewise have responsibilities. I agree to fully cooperate with The Semrad Law Firm, LLC This includes, but is not limited to, providing The Semrad Law Firm, LLC with all information necessary and related to my bankruptcy case. In addition, I must attend all scheduled Court hearings and meetings.

I understand that I am to notify my creditors of my bankruptcy case once my Chapter 7 case is filed. I understand that The Semrad Law Firm, LLC is not liable or responsible for any illegal collection actions taken by my creditors once my case is filed.

I also understand that, if I am filing a joint case, the use of the personal pronouns "I", "me" or "my" are binding upon each signatory individually. I also understand that the laws of the State of Illinois are applicable to enforcement of this contract. Moreover, any change in this Contract is null and void unless it is in writing and signed by The Semrad Law Firm, LLC or an agent thereof.

Client

## Notice Required by 11 U.S.C. § 342(b) for Individuals Filing for Bankruptcy (Form 2010)

### This notice is for you if:

You are an individual filing for bankruptcy,

and

Your debts are primarily consumer debts.

Consumer debts are defined in 11 U.S.C. § 101(8) as "incurred by an individual primarily for a personal, family, or household purpose."

### The types of bankruptcy that are available to individuals

Individuals who meet the qualifications may file under one of four different chapters of the Bankruptcy Code:

- Chapter 7 Liquidation
- Chapter 11 Reorganization
- Chapter 12 Voluntary repayment plan for family farmers or fishermen
- Chapter 13 Voluntary repayment plan for individuals with regular income

You should have an attorney review your decision to file for bankruptcy and the choice of chapter.

#### Chapter 7: Liquidation

\$245		filing fee
	\$75	administrative fee
+	\$15	trustee surcharge
	\$335	total fee

Chapter 7 is for individuals who have financial difficulty preventing them from paying their debts and who are willing to allow their nonexempt property to be used to pay their creditors. The primary purpose of filing under chapter 7 is to have your debts discharged. The bankruptcy discharge relieves you after bankruptcy from having to pay many of your pre-bankruptcy debts. Exceptions exist for particular debts, and liens on property may still be enforced after discharge. For example, a creditor may have the right to foreclose a home mortgage or repossess an automobile.

However, if the court finds that you have committed certain kinds of improper conduct described in the Bankruptcy Code, the court may deny your discharge.

You should know that even if you file chapter 7 and you receive a discharge, some debts are not discharged under the law. Therefore, you may still be responsible to pay:

- most taxes;
- most student loans;
- domestic support and property settlement obligations;

### Case 16-13016 Doc 1 Filed 04/16/16 Document

- most fines, penalties, forfeitures, and criminal restitution obligations; and
- certain debts that are not listed in your bankruptcy papers.

You may also be required to pay debts arising from:

- fraud or theft;
- fraud or defalcation while acting in breach of fiduciary capacity;
- intentional injuries that you inflicted; and
- death or personal injury caused by operating a motor vehicle, vessel, or aircraft while intoxicated from alcohol or drugs.

If your debts are primarily consumer debts, the court can dismiss your chapter 7 case if it finds that you have enough income to repay creditors a certain amount. You must file *Chapter 7 Statement of Your Current Monthly Income* (Official Form 122A–1) if you are an individual filing for bankruptcy under chapter 7. This form will determine your current monthly income and compare whether your income is more than the median income that applies in your state.

If your income is not above the median for your state, you will not have to complete the other chapter 7 form, the *Chapter 7 Means Test Calculation* (Official Form 122A–2).

If your income is above the median for your state, you must file a second form — the Chapter 7 Means Test Calculation (Official Form 122A-2). The calculations on the form— sometimes called the Means Test—deduct from your income living expenses and payments on certain debts to determine any amount available to pay unsecured creditors. If

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your income is more than the median income for your state of residence and family size, depending on the results of the *Means Test*, the U.S. trustee, bankruptcy administrator, or creditors can file a motion to dismiss your case under § 707(b) of the Bankruptcy Code. If a motion is filed, the court will decide if your case should be dismissed. To avoid dismissal, you may choose to proceed under another chapter of the Bankruptcy Code.

If you are an individual filing for chapter 7 bankruptcy, the trustee may sell your property to pay your debts, subject to your right to exempt the property or a portion of the proceeds from the sale of the property. The property, and the proceeds from property that your bankruptcy trustee sells or liquidates that you are entitled to, is called *exempt property*. Exemptions may enable you to keep your home, a car, clothing, and household items or to receive some of the proceeds if the property is sold.

Exemptions are not automatic. To exempt property, you must list it on *Schedule C: The Property You Claim as Exempt* (Official Form 106C). If you do not list the property, the trustee may sell it and pay all of the proceeds to your creditors.

#### Chapter 11: Reorganization

	\$1,717	total fee
+	\$550	administrative fee
	\$1,167	filing fee

Chapter 11 is often used for reorganizing a business, but is also available to individuals. The provisions of chapter 11 are too complicated to summarize briefly.

### **Read These Important Warnings**

Because bankruptcy can have serious long-term financial and legal consequences, including loss of your property, you should hire an attorney and carefully consider all of your options before you file. Only an attorney can give you legal advice about what can happen as a result of filing for bankruptcy and what your options are. If you do file for bankruptcy, an attorney can help you fill out the forms properly and protect you, your family, your home, and your possessions.

Although the law allows you to represent yourself in bankruptcy court, you should understand that many people find it difficult to represent themselves successfully. The rules are technical, and a mistake or inaction may harm you. If you file without an attorney, you are still responsible for knowing and following all of the legal requirements.

You should not file for bankruptcy if you are not eligible to file or if you do not intend to file the necessary documents.

Bankruptcy fraud is a serious crime; you could be fined and imprisoned if you commit fraud in your bankruptcy case. Making a false statement, concealing property, or obtaining money or property by fraud in connection with a bankruptcy case can result in fines up to \$250,000, or imprisonment for up to 20 years, or both. 18 U.S.C. §§ 152, 1341, 1519, and 3571.

### Chapter 12: Repayment plan for family farmers or fishermen

	\$275	total fee
+	\$75	administrative fee
	\$200	filing fee

Similar to chapter 13, chapter 12 permits family farmers and fishermen to repay their debts over a period of time using future earnings and to discharge some debts that are not paid.

## Chapter 13: Repayment plan for individuals with regular income

		filing fee
+	\$75	administrative fee
	\$310	total fee

Chapter 13 is for individuals who have regular income and would like to pay all or part of their debts in installments over a period of time and to discharge some debts that are not paid. You are eligible for chapter 13 only if your debts are not more than certain dollar amounts set forth in 11 U.S.C. § 109.

Under chapter 13, you must file with the court a plan to repay your creditors all or part of the money that you owe them, usually using your future earnings. If the court approves your plan, the court will allow you to repay your debts, as adjusted by the plan, within 3 years or 5 years, depending on your income and other factors.

After you make all the payments under your plan, many of your debts are discharged. The debts that are not discharged and that you may still be responsible to pay include:

- domestic support obligations,
- most student loans,
- certain taxes,
- debts for fraud or theft,
- debts for fraud or defalcation while acting in a fiduciary capacity,
- most criminal fines and restitution obligations,
- certain debts that are not listed in your bankruptcy papers,
- certain debts for acts that caused death or personal injury, and
- certain long-term secured debts.

### Warning: File Your Forms on Time

Section 521(a)(1) of the Bankruptcy Code requires that you promptly file detailed information about your creditors, assets, liabilities, income, expenses and general financial condition. The court may dismiss your bankruptcy case if you do not file this information within the deadlines set by the Bankruptcy Code, the Bankruptcy Rules, and the local rules of the court

For more information about the documents and their deadlines, go to:

http://www.uscourts.gov/bkforms/bankruptcy\_forms.html#procedure.

## Bankruptcy crimes have serious consequences

- If you knowingly and fraudulently conceal assets or make a false oath or statement under penalty of perjury—either orally or in writing—in connection with a bankruptcy case, you may be fined, imprisoned, or both.
- All information you supply in connection with a bankruptcy case is subject to examination by the Attorney General acting through the Office of the U.S. Trustee, the Office of the U.S. Attorney, and other offices and employees of the U.S. Department of Justice.

### Make sure the court has your mailing address

The bankruptcy court sends notices to the mailing address you list on *Voluntary Petition for Individuals Filing for Bankruptcy* (Official Form 101). To ensure that you receive information about your case, Bankruptcy Rule 4002 requires that you notify the court of any changes in your address.

A married couple may file a bankruptcy case together - called a *joint case*. If you file a joint case and each spouse lists the same mailing address on the bankruptcy petition, the bankruptcy court generally will mail you and your spouse one copy of each notice, unless you file a statement with the court asking that each spouse receive separate copies.

## Understand which services you could receive from credit counseling agencies

The law generally requires that you receive a credit counseling briefing from an approved credit counseling agency. 11 U.S.C. § 109(h). If you are filing a joint case, both spouses must receive the briefing. With limited exceptions, you must receive it within the 180 days *before* you file your bankruptcy petition. This briefing is usually conducted by telephone or on the Internet.

In addition, after filing a bankruptcy case, you generally must complete a financial management instructional course before you can receive a discharge. If you are filing a joint case, both spouses must complete the course.

You can obtain the list of agencies approved to provide both the briefing and the instructional course from:

http://www.justice.gov/ust/eo/hapcpa/ccde/cc\_approved.html

In Alabama and North Carolina, go to: http://www.uscourts.gov/FederalCourts/Bankruptcy/BankruptcyResources/ApprovedCredit 20AndDebtCounselors.aspx

If you do not have access to a computer, the clerk of the bankruptcy court may be able to help you obtain the list.

# Case 16-13016 Doc 1 Filed 04/16/16 Entered 04/16/16 10:59:59 Desc Main UNITED STATES BANKBURGE OF QUET Northern District of Illinois

In re:	Keneard, Kenesha Danielle	Case No.	
_	Debtor(s)	0000110.	
		Chapter. Chapter7	
	VERIFICATION	ON OF CREDITOR MATRIX	
	The above named Debtors hereby verify that the	attached list of creditors is true and correct to the best of th	eir knowledge.
Date:	4/16/2016	/s/ Keneard, Kenesha Danielle	
		Keneard, Kenesha Danielle	

Signature of Debtor

US DEPT OF ED/GLELSI 2401 INTERNATIONAL LN MADISON , WI 53704

CREDENCE RESOURCE MANA 17000 DALLAS PKWY STE 20 DALLAS , TX 75248

ENHANCED RECOVERY CO L 8014 BAYBERRY RD JACKSONVILLE , FL 32256

COMNWLTH FIN 960 N MAIN STREET SCRANTON , PA 18508

COMNWLTH FIN 960 N MAIN STREET SCRANTON , PA 18508

PEOPLES ENGY 200 EAST RANDOLPH CHICAGO, IL 60601

COMMONWEALTH FINANCIAL 245 MAIN ST DICKSON CITY , PA 18519

PEOPLES ENGY 200 EAST RANDOLPH CHICAGO, IL 60601

Comcast Cable c/o Xfinity 7561 North Point Pkwy #900 Alpharetta , GA 30022

Clear Internet 504 W Madison Chicago , IL 60606

ComEd 3 Lincoln Center Bankruptcy Section Oakbrook Terrace , IL 60181

TLC Managment Co. 100 N. LaSalle St., Suite 1200 Chicago , IL 60602

Jay K Levy & Associates 155 Revere Drive # 2 Northbrook , IL 60062

Optimus Realty 4441 N Milwaukee Ave Chicago , IL 60630

TMobile P.O. Box 742596 Cincinnati , OH 45274 Case 16-13016 Doc 1 Filed 04/16/16
First Financial 3220 Russell Street San Diego , CA 92106 Entered 04/16/16 10:59:59 Desc Main Page 68 of 74

YBuy PO Box790092 Saint Louis , MO 63179

South Shore Hospital 8012 South Crandon Ave. Chicago , IL 60617

Advocate Trinity Hospital- 93rd 2320 E 93rd St Chicago , IL 60617

Northwestern Memorial Hospital 251 East Huron Street Chicago , IL 60611

Westwood College 80 River Oaks Center # 111 Calumet City , IL 60409

Debtor 1 Kenesha	6-13016 Doc 1 Filed 04/		D:59:59 Desc Main
First Name Part S. Answer These Qu	Middle Name DOCULA	Radia Fage 09 01 74	
16. What kind of debts do you have?	16a. Are your debts primarily of as "incurred by an individual No. Go to line 16b.  Yes. Go to line 17.  16b. Are your debts primarily be obtain money for a business investment.  No. Go to line 16c.  Yes. Go to line 17.	consumer debts? Consumer debts a l primarily for a personal, family, or longitude and consumer debts are sor investment or through the operations owe that are not consumer debts or	household purpose."  debts that you incurred to tion of the business or
17. Are you filing under Chapter 7? Do you estimate that after any exempt property is excluded and administrative expenses are paid tha funds will be available for distribution to unsecured creditors?	pald that funds will be available  No.  Yes.	Go to line 18.  /ou estimate that after any exempt property is et to distribute to unsecured creditors?	excluded and administrative expenses are
18. How many creditors do you estimate that you owe?	☑ 1-49 ☐ 50-99 ☐ 100-199 ☐ 200-999	1,000-5,000 5,001-10,000 10,001-25,000	25,001-50,000 50,001-100,000 More than 100,000
19. How much do you estimate your assets to be worth?	☑ \$0-\$50,000 ☐ \$50,001-\$100,000 ☐ \$100,001-\$500,000 ☐ \$500,001-\$1 million	\$1,000,001-\$10 million \$10,000,001-\$50 million \$50,000,001-\$100 million \$100,000,001-\$500 million	\$500,000,001-\$1 billion \$1,000,000,001-\$10 billion \$10,000,000,001-\$50 billion More than \$50 billion
20. How much do you eștimate your liabilities to be?	✓ \$0-\$50,000 ☐ \$50,001-\$100,000 ☐ \$100,001-\$500,000 ☐ \$500,001-\$1 million	\$1,000,001-\$10 million \$10,000,001-\$50 million \$50,000,001-\$100 million \$100,000,001-\$500 million	\$500,000,001-\$1 billion \$1,000,000,001-\$10 billion \$10,000,000,001-\$50 billion More than \$50 billion
Part 7 Sign Below	I have examined this potition, and	I dodgra undar panalty of parity of	act the information provided in the
I have examined this petition, and I declare under penalty of perjury that the information provided is true and correct.  If I have chosen to file under Chapter 7, I am aware that I may proceed, if eligible, under Chapter 7, 11,12, or 13 of title 11, United States Code. I understand the relief available under each chapter, and I choose to proceed under Chapter 7.  If no attorney represents me and I did not pay or agree to pay someone who is not an attorney to help me fill out this document, I have obtained and read the notice required by 11 U.S.C. § 342(b).  I request relief in accordance with the chapter of title 11, United States Code, specified in this petition.  I understand making a false statement, concealing property, or obtaining money or property by fraud in connection with a bankruptcy case can result in fines up to \$250,000, or imprisonment for up to 20 years, or both. 18 U.S.C. §§ 152, 1341, 1519, and 3571.  Is Kenesha Keneard  Signature of Debtor 2  Executed on 4/16/2016  Executed on 5.  Executed on 5.  Executed on 5.			
	MM / DD / Y		MM / DD / YYYY

Case 16-13016 Doc 1 Filed 04/16/16 Entered 04/16/16 10:59:59 Desc Main Fill in this information to identify your case: Debtor 1 Kenesha Danielle Keneard First Name Middle Name Last Name Debtor 2 (Spouse, if filing) First Name Middle Name Last Name United States Bankruptcy Court for the: Northern District of Illinois (State) Case number (If known) Check if this is an Official Form 106Dec amended filing **Declaration About an Individual Debtor's Schedules** 12/15 If two married people are filing together, both are equally responsible for supplying correct information. You must file this form whenever you file bankruptcy schedules or amended schedules. Making a false statement, concealing property, or obtaining money or property by fraud in connection with a bankruptcy case can result in fines up to \$250,000, or imprisonment for up to 20 years, or both. 18 U.S.C. §§ 152, 1341, 1519, and 3571, Part P Sign Below Did you pay or agree to pay someone who is NOT an attorney to help you fill out bankruptcy forms? Yes. Name of person Attach Bankruptcy Petition Preparer's Notice, Declaration, and Signature (Official Form 119). Under penalty of perjury, I declare that I have read the summary and schedules filed with this declaration and that they are true and correct. Isl Kenesha Keneard Signature of Debtor 1 Signature of Debtor 2 Date 4/16/2016 Date MM/DD/YYYY MM/DD/YYYY

Debtor 1	Kenesha Case 1	.6-13016 Doc $_{\sf Danielle}$	: 1 Filed 04/16/16	Entered 04/16/16 10:59:59	Desc Main
	First Name	Middle Name	Document	Page 71 6ps 74umber (if known)	
28. Wit	thin 2 years before yeditors, or other parti	ou filed for bankruptcy es.	y, did you give a financial sta	atement to anyone about your business? Incl	ude all financial institutions,
	No Yes. Fill in the details	below.			
			Date issued		
	Name		MM/DD/YYYY	<del></del>	•
	Number Street				
	City	State Zip	Code		,
Part 12:	Sign Below				
and o	correct. I understand truptcy case can resi	d that making a false s ult in fines up to \$250,0	tatement, concealing prope	chments, and I declare under penalty of perjurty, or obtaining money or property by fraud it to 20 years, or both. 18 U.S.C. §§ 152, 1341, 15	n connection with a
		eneshaKeneard 🥒 🕖	The state of the s		
		enesha Keneard re of Debtor 1		Signature of Debtor 2	
	Signatui		MINICH ME	porture the second seco	
Did y	Signatui Date 4	re of Debtor 1 //16/2016	nent of Financial Affairs for	Signature of Debtor 2	rm 107)?
PORTEGOR	Signatui Date 4	re of Debtor 1 //16/2016	nent of Financial Affairs for	Signature of Debtor 2 Date	rm 107)?
	Signatui Date 4 ou attach additiona	re of Debtor 1 //16/2016	nent of Financial Affairs for	Signature of Debtor 2 Date	rm 107)?
	Signatu Date 4 /ou attach additiona No Yes	re of Debtor 1	nent of Financial Affairs for	Signature of Debtor 2  Date  Individuals Filing for Bankruptcy (Official Fo	rm 107)?
Did y	Signatu Date 4 /ou attach additiona No Yes	re of Debtor 1		Signature of Debtor 2  Date  Individuals Filing for Bankruptcy (Official Fo	rm 107)?

Case 16-13016 Doc 1 Filed 04/16/16 Entered 04/16/16 10:59:59 Page 72 of 74 number (if Document<sub>d</sub> Debtor Kenesha Danielle First Name Middle Name Last Name known) Part2: List Your Unexpired Personal Property Leases For any unexpired personal property lease that you listed in Schedule G: Executory Contracts and Unexpired Leases (Official Form 106G), fill in the information below. Do not list real estate leases. Unexpired leases are leases that are still in effect; the lease period has not yet ended. You may assume an unexpired personal property lease if the trustee does not assume it. 11 U.S.C. § 365(p)(2). Describe your unexpired personal property leases Will the lease be assumed? No Lessor's name: Description of leased property: No Lessor's name: Yes Description of leased property: Lessor's name: Description of leased property: Lessor's name: Yes Description of leased property: No Lessor's name: Yes Description of leased property: No Lessor's name: Yes Description of leased property: No Lessor's name: Yes Description of leased

Pant3x Sign Below

property:

Under penalty of perjury, I declare that I have indicated my intention about any property of my estate that secures a debt and any personal property that is subject to an unexpired lease.

×	/s/ Kenesha Keneard	Asin	Brix	Lu	
	Signature of Debtor 1			***********	

Signature of Debtor 1

Date <u>4/16/2016</u> <u>MM/DD/YYYY</u>

Date MM/DD/YYYY

## Case 16-13016 Doc 1 Filed 04/16/16 Entered 04/16/16 10:59:59 Desc Main UNITED STATES BANKRUPTO OF COURT

Northern District of Illinois

Keneard, Kenesha Danielle

In re:

	Debtor(s)		
		Chapter.	Chapter7
	VERIF	ICATION OF CREDITOR MATR	RIX
	The above named Debtors hereby verify	that the attached list of creditors is true and	d correct to the best of their knowledge.
Date:	4/16/2016	/s/ Keneard, Kenesha	Danielle & mylard run
		Keneard, Kenesha Da	anielle

Signature of Debtor

Case 16-13016 Doc 1	Filed 04/16/16	Entered 04/16/16 10:5	59:59 Desc Main
First Name Middle Name	Document.	Page 74 of 74 umber (if known)	West and the second sec
		Column A Debtor 1	Column B Debtor 2 or non-filing spouse
Unemployment compensation     Do not enter the amount if you contend that the amount Social Security Act, Instead, list it here:	received was a benefit under	\$ <u>0.00</u>	
For you	\$0.00		
For your spouse			
<ol> <li>Pension or retirement income. Do not include any ar benefit under the Social Security Act.</li> </ol>	mount received that was a	\$ <u>0.00</u>	
10.Income from all other sources not listed above.S Do not include any benefits received under the Social S received as a victim of a war crime, a crime against hur domestic terrorism. If necessary, list other sources on a total below.	Security Act or payments manity, or international or		
		.00.00	<del></del>
Total amounts from separate pages, if any.		+\$0.00	+
Calculate your total current monthly income. Add column. Then add the total for Column A to the total for Column A.	I lines 2 through 10 for each	\$ <u>1,495.18</u> +	\$1,495,18
	or column of		Total current
			monthly income
Part 24 Determine Whether the Means Test A	Applies to You		
12. Calculate your current monthly income for the year	r. Follow these steps:		
12a. Copy your total current monthly income from line 1	1.	Сору І	ine 11 here → \$1,495.18
Multiply by 12 (the number of months in a year).			X 12
12b. The result is your annual income for this part of the	e form.		12b. \$17,942.16
			<del></del>
13 Calculate the median family income that applies to	you. Follow these steps:		
Fill in the state in which you live.	llfinois		
Fill in the number of people in your household.			
Fill in the median family income for your state and size	of household.		13. <u>\$49,741.00</u>
To find a list of applicable median income amounts, go instructions for this form. This list may also be available 14. How do the lines compare?	online using the link specified at the bankruptcy clerk's office	in the separate e.	
•		775	
14a. Line 12b is less than or equal to line 13. On th Go to Part 3.	e top of page 1, check box 1,	There is no presumption of abuse.	
14b. Line 12b is more than line 13. On the top of pa Go to Part 3 and fill out Form 122A-2.	ge 1, check box 2, The presu	mption of abuse is determined by Form	n 122A-2.
Parks Sign Below			NCT 14 NG A COCA BRIDGE OF A COCCA OF A COCC
By signing here, I declare under penalty of perjury that	the information on this staten	nent and in any attachments is true an	d correct.
X /s/ Kenesha Keneard	$\mathcal{L}_{a}$ $\mathcal{L}_{a}$	×	
Signature of Debtor 1	fille.	Signature of Debtor 2	And the Control of th
orginate or popular		Signature of Debior 2	
Date 4/16/2016		Date	
MM/DD/YYYY		MM/DD/YYYY	
If you checked line 14a, do NOT fill out or file Form			